TO: CHURCH PASTOR
FROM: LYNN GRISARD FULLMAN
THE BIRMINGHAM NEWS
2446 MONTE VISTA DRIVE
BIRMINGHAM, ALA 35216-4104
822-1402
RE: RELIGION PAGE FEATURE ``RELIGION MOMENT''

I handle the ``Religion Moment'' feature which runs with The Birmingham News' Religion page each Friday. The feature includes a photo of the featured church and answers to several questions. There is no charge for this.

Would you please answer the following questions and return to me at your earliest convenience. I will arrange a photo of the exterior of your church. (**Again, no cost to you.**)

Thank you in advance for your help. Feel free to call me (822-1402) with questions or comments.

Thanks for calling today. Here's the info we discussed -

RELIGION MOMENT . . . Edgewood Presbyterian Church

Name of Congregation: Edgewood Presbyterian Church.

Address: 850 Oxmoor Road, Homewood.

When founded: 1912.

Average attendance at main weekly service: 75.

Denomination or affiliation: Presbyterian Church (USA).

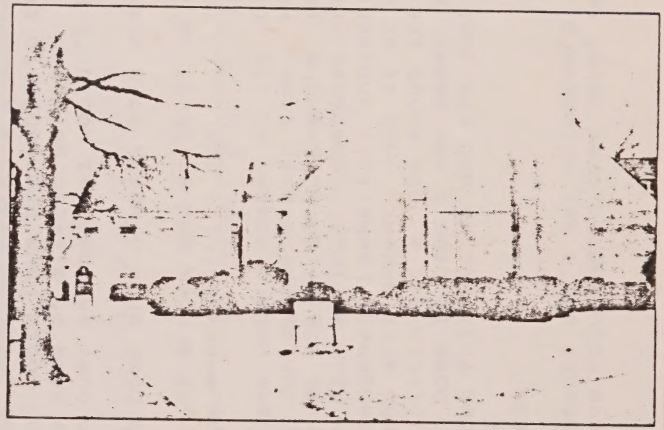
Clergy/staff: Sid Burgess, pastor; Janine Hagan, Christian education; Linda Love, organist.

Worship times: Sunday, 9:30 a.m.: Sunday classes for adults and children, 10:45 a.m.; Sunday youth group, 4 p.m.; Wednesday, fellowship supper at 5:30 followed at 6:30 by adult Bible study and prayer meeting; Wednesday program for children and youth, 6 p.m.

Worship Style/Attire: "Our services are a balance of church tradition and present-day informality. At the center of our worship is God's Word, read and proclaimed. We try to be especially attentive to the needs of families with small children. With that in mind, our services are easy to follow and move at a fairly rapid pace. Dress varies from coat-and-tie to blue jeans."

Theological distinctives of congregation: "We are a community of Christ's faithful disciples joyfully experiencing the divine promise of rebirth and renewal. We are a small congregation, and we believe this is what God intends for us. Even so, we are a growing congregation, with new members of various ages coming from different denominations, races and cultural backgrounds, as well as from different parts of the city. As Presbyterians, we strongly affirm the role of both women and men as leaders in Christ's church. We believe that all people everywhere have been 'chosen' for relationship with God, as well as for service to God. God speaks to us through Holy Scripture, calling us to live in peace with one another; to care for creation; to work for justice and fairness in society; and, to tell others how God is made known through Jesus Christ."

Ministries: "Mutual support for people and families trying to live faithful lives is the central ministry of our church. We are a caring congregation, affirming one another rather than debating each other. Together, we serve God through these specific ministries in our community: Habitat for Humanity; The Women's Shelter; Presbyterian Children's Home; Alabama Organ Transplant Program; Greater Birmingham Ministries; Meals on Wheels; Girl Scouts. We provide office and work space for Habitat's Birmingham chapter. In addition, we serve people in need through the regional, national and international programs of the Presbyterian Church (USA)."



Edgewood Presbyterian Church was founded in 1912.

Information furnished by: Pastor Burgess.

If you would like to have your congregation spotlighted, write to Religion Moment, The Birmingham News, P.O. Box 2553, Birmingham 35202.

RELIGION NOTEBOOK

4/24/94
Musing
by allan f.

The discussion at the ad hoc meeting this afternoon (4/24/94) leads me to realize that maybe a lot of the "in place" chair people, staff and board are not observing all the things that are not getting done. As a board member, I wanted to hear a plan of action. Some of the things being missed may even be things that one person thinks someone else is supposed to to or that "that's not my job" or even rose colored glasses (or blinders) hoping that the undone will be swept under the rug or forgotten about.

I spent all Sat. afternoon (4/23/94) working at the church and still see things that need to be done and others that I just didn't have time to get to. I put away stuff that was left over from the halloween carnival, anniversary weekend dance/activities, the seder, various potlucks, training courses. Things continue to be bought without knowing what is already in stock or on hand.

Maybe the various folks in charge don't know what their whole job is or what it should be. Why do people (the same ones usually) have to pitch in at the last minute to get something done? Do the committee/project chairpeople just feel, "I'll just do it myself" then never get around to it? Do we need a train session on task management? Let's somehow get more folks involved in these "Fifteen-Minutes-A-Week-Jobs-For-The-Church" things. Here's just a short example list:

1. Fold the bulletins each service (why are all the deacons, pastoral staff, board, etc. pilled up in the choir loft doing this when they all need to be doing other things like greeting visitors & newcomers).
2. A "queen/king of the kitchen" would have been able to tell the Seder folks that we didn't need 50 more sets of plastic service. The refrigerator wouldn't have frozen over and bananas wouldn't be rotting on the countertop.
3. A massive cleanup crew could come once a week, each with a specific 15-minute job to do.
4. Operate the sound system (train a crew and split it up so no one person is 'stuck' on the front row every service and could band together for big events).
5. Most church I have been at have ushers posted at the door all the way to the preaching start then again during any prayer time. How ofter have people wandered in during the Christ Prayer or during the meditation?
6. Most churches I have been in have a flower committee that actively solicits folks to do a floral arrangement (memorial, anniversary, birthday) each Sunday. The person brings the arrangement, does it or buys it (no expense to the church) and the bulletin has a note about the flowers.
7. What happened to Fun Night? Does it need a new name? A regular theme? We need more things for new folks to do who are just getting their feet wet in church life, not less.
8. What happened to the name tags?

Most of the time general announcements don't get volunteers. People like to be asked. Then many others have volunteered then never contacted when it's time for the job to be done.

Marge

mcc
Covenant Metropolitan Community Church

(205)326-8529 3001 Fourth Avenue, South P.O. Box 101473 Birmingham, Alabama 35210

Rev. Cliff Morrison
Pastor
Rev. Marge Ragona
Associate Pastor

May 11, 1994

TO: All Members of Covenant Metropolitan Community Church

FROM: The Board of Directors

SUBJECT: Facility proposal and budget revision

Budget changes proposed:

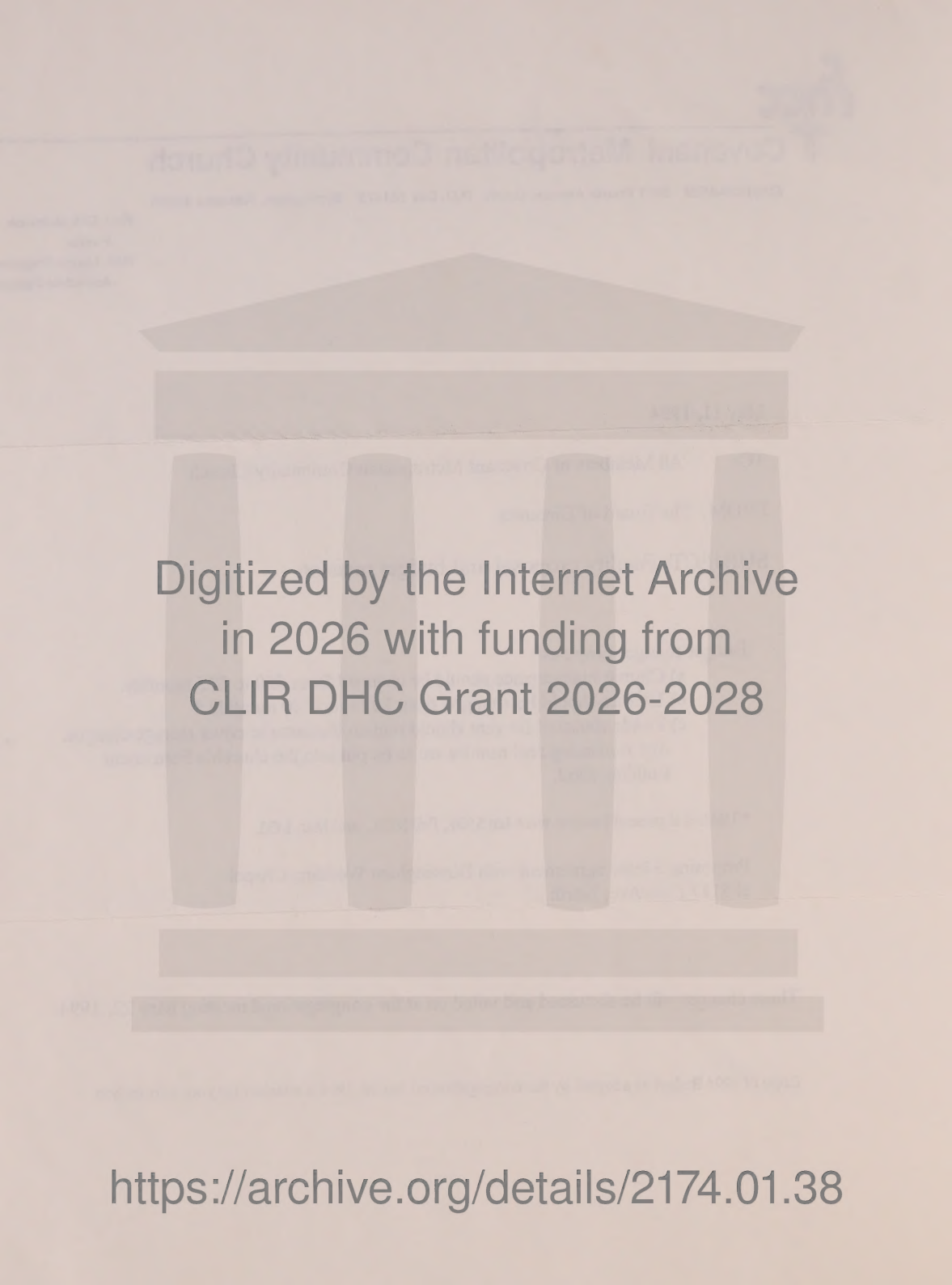
a) Church maintenance should be changed from $50 to $75 monthly.
b) Utilities should be changed from $375 to $650 monthly.*
c) Funds allocated for rent should remain the same to cover storage charges. Any remaining rent monies are to be put into the church's Permanent Building fund.

* Utilities at present location were Jan.$500., Feb $620., and Mar. $433.

Proposing a lease agreement with Birmingham Wedding Chapel at 5117 First Ave. North.

These changes will be discussed and voted on at the congregational meeting May 22, 1994.

Copy of 1994 Budget as adopted by the congregation on Jan 16, 1994 is attached for your information.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Covenant Metropolitan Community Church
1994 Budget adopted by the congregation on 1/16/94

	Add #'s	Level B	Additions	Proposed new amounts Level B
STAFF				
Pastor Compensation		1125		
Assoc. Pastor	22	478		
Music Staff	23	217		
Administrative Assistant	24	150		
WORSHIP				
Rent Sanctuary		500		
Worship Supplies		30		
Music Materials	18	15	15	
Special Programs	8		75	
OPERATIONAL				
Church Maintenance	17	50	75	75
Cleaning Service				
Utilities		375		650
Telephone		75		
Amin/Office Supplies		30		
Photocopier Purchase				
Postage		10		
Church Insurance		40		
Bank Charges		5		
OUTREACH and BENVEOLENT PROGRAMS				
Evangelism Expense	7	50	50	
Regular Monthly Alabama Forum Ad		36		
B'ham AIDS Outreach	1		80	
Comm. Assist Fund	2		80	
1917 Clinic	3		80	
Community Information Line	4		25	
Other	20		25	
CONGREGATION CARE				
Fellowship Committee	10	50	50	
Newsletter	19	30	45	
Deacon's Fund	9	30	10	
Flowers/Memorials	14		25	
EDUCATION				
Sunday School Materials	16		15	
Bible Study Materials		10		
Study Courses		10		
Inquirer's Classes		25		
Youth Ministries	11		75	
FUNDING				
Dist. Conf. Funds	5	50	75	
Gen. Conf. Fund	6	50	75	
Scholarship	15		100	
Copier Service		50		
Building Fund	12		250	
Capital Project	13		200	
Anniversary	21		100	
TITHE				
UFMCC Pension Fund		85		
UFMCC Tithe		420.71	179.41	
GLAD Tithe		210.35	89.71	
TOTAL		$4,207.06	$1,794.12	
TOTAL OF EXPANDED BUDGET			$6,001.18	
TOTAL with PROPOSED ADDTION		$4,507.06	$6,276.18	

BYLAW CHANGE PROPOSAL

CHANGE
Article V., Paragraph H.,
COMMUNITY ASSISTANCE FUND/CLOSET:
change third sentence.

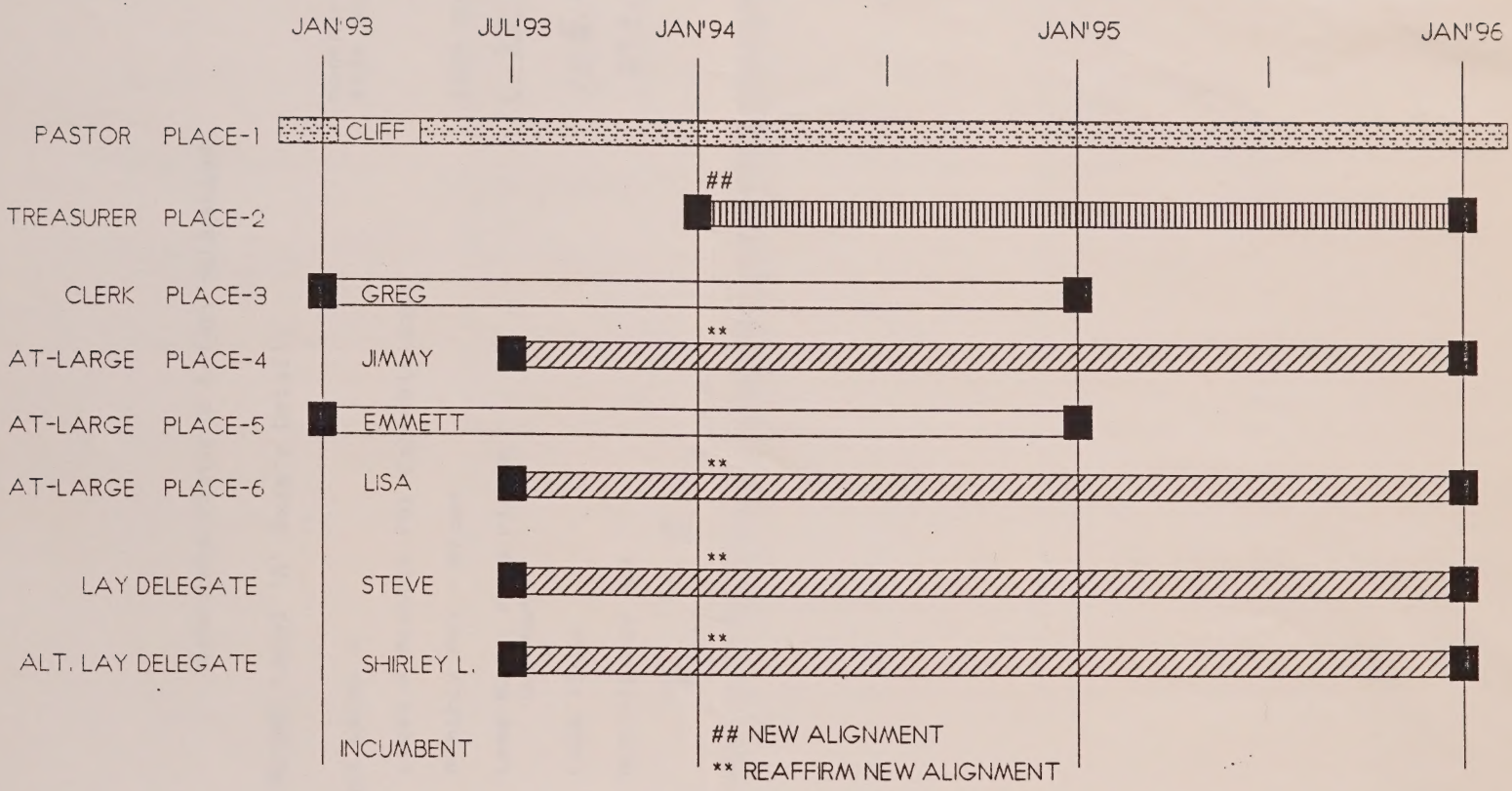
"The Administrators shall consist of the Pastor, the Treasurer and ~~on~~ ~~other member of the Board of Directors~~ one member of the Deaconate Staff."

ADD
Article V., BOARD OF DIRECTORS:
Paragraph D.1., TERM OF OFFICE:
add sentence to read,

"Place 2 (Treasurer), Place 4 and Place 6 positions are elected in January of even years. Place 3 (Clerk of the Board) and Place 5 positions are elected in January of odd years."

DELETE
Article VIII. CONGREGATIONAL MEETINGS.
delete sentences 2, 3, and 4,

"This Church must hold an annual congregational business meeting in January of each year. ~~A second congregational meeting must be held in each year which there is a General Conference for the purpose of electing the lay delegate(s) and alternate lay delegate(s) for the next two year term and to conduct other business as is necessary. This second congregational meeting should be held as soon as possible after General Conference. A second congregational meeting may be held in the month of July in years in which there is no General Conference at the request of the Board of Directors to conduct any and all business which may be necessary.~~ Additional congregational meetings for special purposes may be called at any time at the discretion of the Board of Directors. In order to transac business no less than twenty percent (20%) of the members in good standing must be present. Two (2) weeks notice must be given in writing to all members at their last known addresses.


JAN'93
JUL'93
JAN'94
JAN'95
JAN'96
PASTOR PLACE-1
CLIFF
TREASURER PLACE-2
##
CLERK PLACE-3
GREG
AT-LARGE PLACE-4
JIMMY
**
AT-LARGE PLACE-5
EMMETT
AT-LARGE PLACE-6
LISA
**
LAY DELEGATE
STEVE
**
ALT. LAY DELEGATE
SHIRLEY L.
**
INCUMBENT
NEW ALIGNMENT
** REAFFIRM NEW ALIGNMENT

Associate Pastor's Salary Adjustment

I. Budget Level "A" Salary Detail:

	Monthly
Budget Level A	$478.00

II. Level A Monthly Pay Calcualtions:

Monthly Pay - Gross	$478.00
Less Bldg. Fund Pledge	(20)
Sub Net	
Less Tithe	165.00
Monthly Pay Net	293.00

Approved: Marjorie F. Ragona

Associate Pastor's Salary Adjustment

I. Budget Level "A" Salary Details:

Budget Level A

Monthly
$4878.00

II. Level A Monthly Pay Calculations:

Monthly Pay - Gross

$4878.00

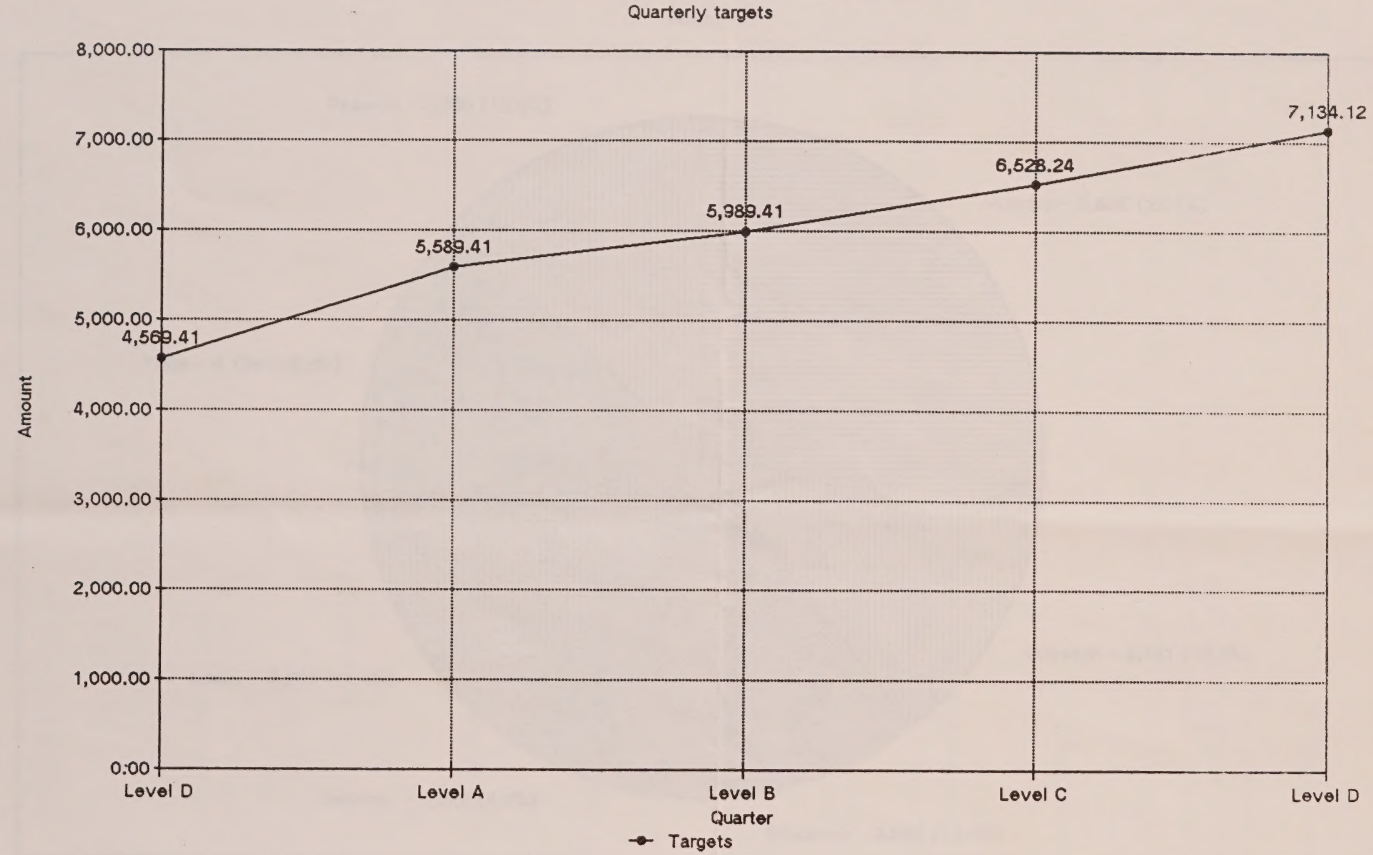
Less Bldg. Fund Pledge
Sub Net

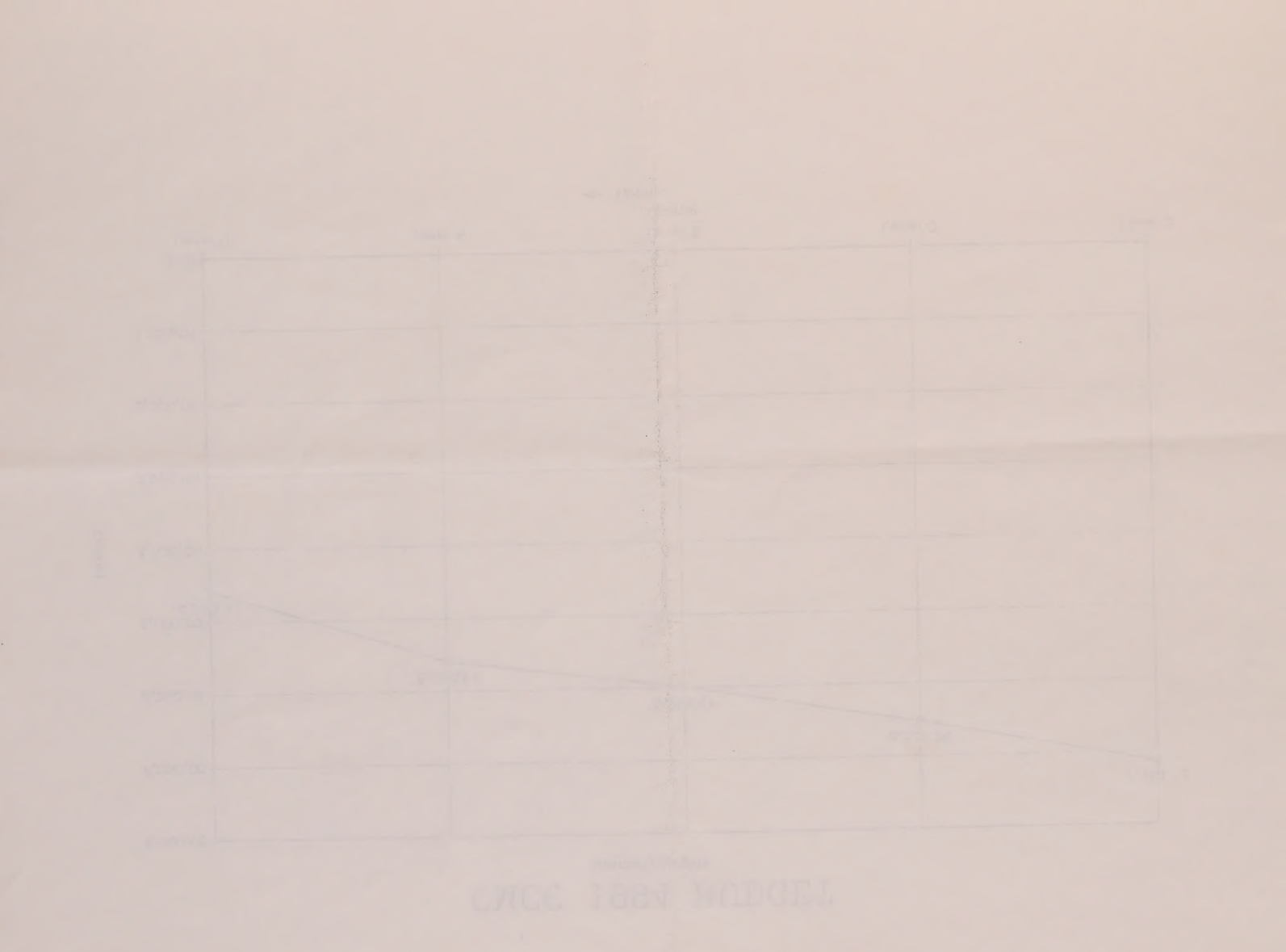
Less Tithe

Monthly Pay Net

Approved: _____

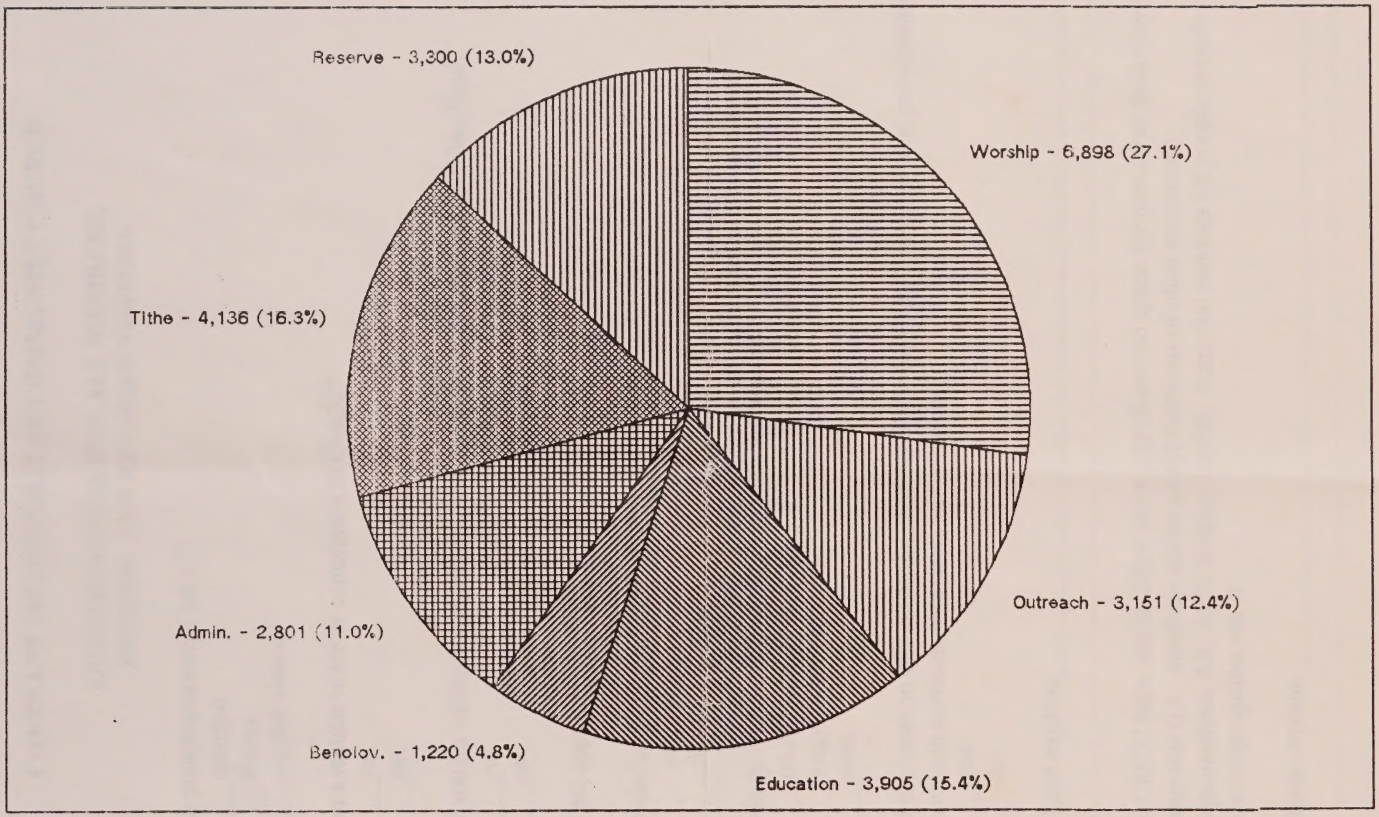
CMCC 1994 BUDGET





CMCC 1994 BUDGET AVERAGE

Program



MICU - Roy Lambert

COVENANT METROPOLITAN COMMUNITY CHURCH

QUESTIONNAIRE FOR ALL MEMBERS, FRIENDS, AND REGULAR VISITORS

1. What is your status with CMCC?
   ____member
   ____friend
   ____regular visitor

2. Are you a regular tither or contributor to CMCC?
   ____yes
   ____no

3. Would you be willing to contribute over and above your tithe to a building fund?
   ____yes
   ____no

   If so, approximately how much per month? _____

4. What worship service seating capacity do you feel CMCC needs?
   _____currently
   _____future

5. How should CMCC arrange its property commitment?
   ____rent (month-to-month)
   ____long-term lease
   ____own

6. Would the location of a potential church facility for CMCC bear on your participation in church services, programs, and activities?
   ____yes
   ____no

   Please explain:_____
   _____.

7. Should CMCC have and/or allow extra church-owned space for uses other than church programs (i.e.: meetings and/or social functions of other community organizations, AA, AIDS hospice facility, memorial services for people outside this congregation, etc.)?

   Please explain:_____
   _____.

8. If outside use is permitted, should regularly scheduled CMCC programs, services, and activities take precedence over such use?

____yes
____no

9. What sort of building structure should CMCC realistically seek for worship/educational/social activity space? (Rank in order -- "1" being highest)

____former/existing church structure
____any structure with arrangable space
____start from vacant property and build

10. If, in the event of relocation, special, start-up capital funds were needed, would you contribute over and above your regular tithe?

If so, how much could you comfortably contribute? (check one)

____$1,000.00
____$500.00
____$250.00
____$100.00
____other (please indicate amount $_____)

THANK YOU FOR YOUR COOPERATION!!
PLEASE USE THE SPACE BELOW FOR ANY ADDITIONAL COMMENTS OR SUGGESTIONS.
YOUR NAME ON THIS QUESTIONNAIRE IS APPRECIATED BUT CERTAINLY NOT REQUIRED.

GOD BLESS YOU!

CMCC RELOCATION REPORT

Our current building contains 6,440 square feet on two floors including limited office space, sacristy, limited storage space, a porch, a vestibule, one working restroom, a small familyship hall, and a kitchen. Just to adequately meet the immediate needs for Sanctuary and Educational space, we need a minimum of an additional 1,000 square feet. There is simply no room for any significant new growth and the building is deteriorating rapidly. Because the current building sits on approximately 0.3 acres, there is no hope of expansion. In February, 1994, our current lease will expire and will automatically convert to a month-to-month lease.

All churches located south of Morris Avenue to Highland Avenue have been contacted. None is for sale or lease.

A church planning to build needs approximately 1.5 acres according to all recommendations. That size lot in the Southside area would cost approximately $650,000 (at $10.00 per square foot). Building costs of $75.00 per square foot for a Sanctuary and basement the exact size of our current building would be $483,000.00 if it were a strong, masonry structure. The total cost locating in a new church on Southside with no educational space and not including furniture and other equipment would be approximately $2,500,000.00. A metal, Butler-type building added to the land cost would lower the total cost to $939,800.00 (again with no furnishings). On that note, church pews today are into the thousands of dollars each! Over-the-mountain land would cost approximately $12.00 to $15.00 per square foot or $784,080.00 to $980,100.00 for 1.5 acres. Costs per square foot mentioned in this paragraph are approximations based on current average construction costs.

To build, CMCC would need to own the land outright or have approximately 50% of the total cost of the land and building.

To lease a warehouse/store-front building the size of our current facility would cost approximately $3.00 per square foot per annum or $19,320.00 which monthly becomes $1,610.00. Such a space would require major modifications which would most likely include reconstruction, a new "church-like" facade, interior modifications to walls and ceiling, and the addition of heating/ventilating/air-conditioning equipment. This would be in addition to the monthly rent and normal operating expenses. Without such modifications, we would most surely revert back to the community's once-held opinion that we are merely "playing" church. "If it doesn't look like a real church, it must not be a real church."

West Woodlawn Methodist is the only existing church building to come on the market in the last three months. Below are some of the statics pertaining to that property:

- the church is located two blocks from the airport exit on Interstate 20/59, some 7 minutes from Five Points South and stands on a little over 3 acres of land.

Facilities are all in excellent, worship-ready condition and include:

- a 300+ seat sanctuary with a 30 seat choir loft.
- a familyship hall in the basement approximately 6 times our present one with a commercial stainless steel kitchen.
- a two-story educational building with classrooms and department clusters, a mini kitchen and offices.
- a parsonage on the premises large enough to comfortably house a pastor and family with additional space to hold special small events and study groups.
- a 100 car enclosed, paved parking lot with a "Civitan Club" size barbecue pit that is covered and lighted.
- the tax assessor's appraisal of the property is $450,000.00.
- the Methodist District is asking $225,000.00
- with the exception of the organ (ours is much better) and the few furnishings in the small prayer chapel, all furnishings currently in place will remain.
- the church has stood empty since January 31, 1993, and the parsonage for 2 years. The reports from the East Police Precinct only go back two years but in that entire time there have been no break-ins, no vandalism, no loss of personal or church property, no automobile theft or automobile damage of any kind. The same is true for the several blocks surrounding the church property. (Within only the past year and a half, our building has been broken into and property stolen twice, both times with considerable damage to the building. And, occasionally, there are people who sleep on the porch.) The trouble in the general area of Woodlawn comes mainly from the Kingston Projects area and that is now being patrolled regularly and that community has begun holding outdoor prayer meetings on a regular basis, thus the crime rate is going down.
- the immediate neighborhood is racially mixed and is clearly in an up-scaling situation. The houses are well kept and the lawns are beautifully manicured. There seems to be a great deal of pride there. Those with whom Pastor Cliff has spoken have indicated that it is a quiet , peaceful place, and that the "trouble" stays across the highway at considerable distance. Also the fact that our congregation is moderately racially mixed would be a plus in the community's acceptance of our presence.
- the church was disbanded because the congregation had literally almost all died out. There had been no efforts in many years to develop a strong youth program and, at the time of closing, virtually every remaining member was over 60 years of age and only about 25 people were attending.
- the annual insurance premium for the former congregation has been $1857.00 which included a $250.00 deductible and liability limits of $300,000.00 per occurrence up to $600,000.00 aggregate, also included actual cash value on property and contents (not current replacement value) in the amounts of $304,000 for the sanctuary and $56,000 for its contents, $405,000 for the Educational Building and $25,000 for its contents. There was no coverage on the parsonage as it was not in use.

- as of this writing, we have no information on the cost of utilities, but all three buildings have separate heating and cooling systems.
- alarm systems are already in place in each building.

The proposal calls for a 10% down payment of $25,000.00. It is felt by the joint committees of this church that we can raise that amount shortly. At present, we have only $6,000.00 on our building fund. However, four individuals have already come forward with personal pledges of $1000.00 each if we vote to purchase the West Woodlawn property. That reduces the down payment need to only $15,000.00. During the first 5 years, the Methodist District will hold a short-term mortgage. Permanent financing for the remaining balance would have to be secured before the end of the 5 year period. In the mean time, monthly payments would be in the amount of $1500.00.

As CMCC stands now, our own District will have to approve this purchase because we are not yet a chartered church. However, we need to point out that District Coordinator Rev. Jay Neely has been fully informed about this project and supports the idea and strongly urges us to pursue it as soon as possible. It appears that the main hold-up on CMCC being granted a charter is the Pastor's Salary and Benefits Package. If we move up to the last level in this year's budget during the last quarter (Oct.-Dec.) the pastor's salary will reach $875.00. With the purchase of the new facility so that housing would be provided for the pastor, and one more increase in the pastor's salary, the pastor's package would indeed be at a reasonable full-time level. That also, in theory, means that, with a $500.00 allotment for pastoral housing being part of the purchase price, coupled with our current rent payments amounting to $500.00 monthly, we would technically only have to add another $500.00 to meet our monthly payment obligation. It is highly conceivable that our budget could allow for that, especially with a new and larger budget going into effect in January.

These are all the statistics available at the present time. We will continue to keep you updated as new information is received. In the mean time, please fill out the enclosed questionnaire concerning this matter. We need to receive these by Wednesday, August 11, 1993, so please bring them to the church if you will be attending any of our regular activities, or come by and drop them in the mail slot in the vestibule door, or mail them to the STREET ADDRESS (3001 4th Ave. So., Birmingham, AL 35233).

Thank you and God bless you for your time and participation. The future of your church and our efforts to do God's work depend on you.

BOARD OF DIRECTORS WORKSHOP

by Rev. Elder Donald Eastman

I. Issues in growth and governance of the church.

While the basic role and responsibilities of the Board of Directors will be common to all Metropolitan Community Churches in the U.S.A., the scale and complexity of board relationships and tasks will vary dramatically depending upon the size of the congregation. The following information is based on the work of Lyle Schaller.

A. The organizational dynamics of group size

1. Characteristics of size and predictable plateaus

a. 25-40 at worship -- A single-cell group, lay owned and lay operated, usually unable to compensate a full-time pastor, often sees itself as a family. More than half of all MCC congregations are in this category.

b. 85-100 at worship -- Sees itself as a community built on a network of one-to-one relationships with the pastor at the center, highly values the fellowship characteristics of this size, frequently has difficulty in *adequately* compensating a full-time pastor.

c. 135-165 at worship -- the most comfortable plateau, highly self-sufficient, also retains strong fellowship characteristics, can comfortably compensate the pastor, but starting to need more staff support.

d. 175-240 at worship -- the most uncomfortable plateau, facing the "200 Barrier", losing the fellowship characteristic of smaller churches, can't afford the staff needed to become larger, feels like a big church trying to be small or a small church trying to be big, Has increasing need for sub-group structures and decreasing ability for the pastor to be the hub of one-to-one relationships.

e. 300-450 at worship -- a more comfortable plateau, has a multiple full-time staff usually of 3-5 employees including the Senior Pastor, has the resources and size to achieve a higher level of celebration and quality in worship, sub-groups and programs provide fellowship characteristics.

f. 500-700 at worship -- a full-service church with a staff-centered ministry usually using 6 or more full-time employees; very attractive to younger generations, much more emphasis on quality of programs and services.

2. Variation in needs and styles of local church governance.

a. 25-45 at worship -- a handful of volunteers "run the church", if there is a Pastor, he/she frequently does not become an influential policy maker before three or four years but pastoral tenure usually does not extend beyond four years. The structure, role and process of the Board of Directors is very informal.

b. 45-125 at worship -- a second pattern of governance usually appears: structure becomes

more prominent. The Board of Directors and the Pastor, usually in that order, have most of the authority to make policy decisions. Frequently, the Board members (sometimes with much help from the Pastor) do everything. This is the ultimate example of a "working" Board.

c. 120-240 at worship -- the distribution of influence and power has changed, the Pastor is the number-one authority figure and the Board second. A larger share of power is deposited in committees; a "working" Board structure is still common. One example of this is the Board where each member chairs a standing committee.

d. 225-450 at worship -- the Pastor holds a remarkably large amount of power, usually accumulated through three or more of the following sources: skill, knowledge, racial or ethnic or national or religious subculture, leadership ability, initiative, productivity, competence as a preacher-teacher-administrator-worship leader-pastor, tenure, seniority, age, experience, or personality. Sometimes a substantial chunk of power and influence is held by other paid staff members. Board committees often become increasingly dependent on the Senior Pastor or paid staff persons. The shift now begins from a "working" Board" to a "policy" Board.

e. 450-1200 at worship -- The major sources of power are information, competence, commitment, time, and specialized skills, most of which is found in the Senior Pastor and the full-time professional staff. The Board of Directors is increasingly dependent on the data base that such staff bring to the policy-making table. Sometimes this power is shared by staff and volunteers working on various program, administrative or ad hoc committees upon whom the Board will depend for its singular focus on policy.

B. Clarity of mission and strategy for growth

A critical issue for every church is whether the leadership and congregation wish and intend that the church will grow. If your church seeks to reach the next plateau in size, the following information is helpful. It provides a brief introduction to the term "strategic planning." Again, the size of the church affects the complexity of the planning process.

1. Identification of people your church wishes to reach

Who is your church trying to impress? If you describe your church as a business, who are your customers? More importantly, who could become your customers? This is the fundamental question for any organization preparing to define or redefine its mission.

2. Review of the local church's philosophy of ministry

Every church has its own organizational culture with core values, sense of purpose, communication networks, rites and rituals, and environment within which the church operates. Such a culture, formally or informally, will produce a philosophy of ministry which is expressed in worship, various ministries or programs, social interactions, ethical expectations, governance and other aspects of church life. Identification and understanding of these issues will be essential to the organizational analysis of strategic planning.

3. Development of a local church mission statement

A mission statement "communicates the essence of the organization and its plans. It contains three key elements: 1.) your purpose, 2.) what business you are in, 3) your vision" *(Support Centers of America)*. The format of a mission statement should be brief in one or two succinct paragraphs. Development of the mission statement sets the stage for subsequent planning.

4. Using a process of strategic planning

Strategic planning is a process which involves a.) defining the church's purpose/mission, b.) analysis of the environment in which the church operates, c.) an organizational analysis of the church's strengths and weaknesses, d.) assumptions about unpredictable future events, e.) prescribing written, specific, and measurable objectives in principle result areas contributing to the church's purpose/mission, f.) developing strategies on how to use available resources to meet the objectives, g.) making operational plans to meet the objectives, and h.) constant appraisal and evaluation to assure objectives are being met and in preparation for the next performance year.

II. The Role and Responsibilities of the Board of Directors

The Universal Fellowship of Metropolitan Community Churches has adopted a form of local church government which vests control in the congregational meetings of its members. Within this structure a basic "Board/CEO" model of governance is used to carry out the will of the congregation. This is one of the most common models of church governance in the U.S.A. Examples of this model seen in other non-profit or commercial organizations will often be familiar to church members and leaders. There are, however, some very significant differences between churches and secular organizations, thus necessary variations sometimes occur in roles and relationships of church boards as compared to secular organizations.

While the Pastor of an MCC serves as Chief Executive Officer(CEO), a position familiar in other non-profit organizations, he/she has other vital roles and responsibilities not commonly held by the CEO's of other kinds of organizations. For example, the Pastor's role as spiritual leader of the congregation creates responsibilities and expectations beyond those of a typical CEO. One of the most important elements in the healthy life of a local church is the competent and consistent performance of a Pastor as both spiritual leader and CEO. It should be noted that the implementation of roles and responsibilities of both Pastor and Board of Directors varies a great deal in churches of different sizes.

A. The Role and Responsibilities of the Pastor

1. The Pastor shall serve as the Moderator of the Board of Directors

The Pastor serves in effect as the Chief Executive Officer of the church. As Moderator the

Pastor has both voice and vote on the Board of Directors and in Congregational Meetings whenever he or she exercises the right to speak or vote.

2. The Pastor shall act as personnel director of the local church staff

All staff in the local church are accountable directly to the Pastor and not to the Board of Directors. The Pastor may delegate such duties to staff as he or she may deem wise. In balance of powers, the UFMCC By-Laws gives the Board of Directors the authority with the Pastor to approve compensation, vacation periods and titles of office of the staff.

3. The Pastor shall be responsible for the duties of teacher, preacher and spiritual leader

The Pastor has responsibility for determination and management of the ministries and programs of the church. This is best accomplished through a periodic process of strategic planning. The Board of Directors has the authority to approve the budget which funds such ministries and programs, and to monitor the expenditures required.

4. The Pastor shall have the authority for ordering all worship services of the local church

The Pastor has sole authority for determining the order and content of worship services. Only the Pastor or Pastoral Leader may conduct the Rite of Attaining Membership in the church. Worship services may be held at times other than every Sunday as determined by the Pastor and approved by the Board of Directors.

5. The Pastor is elected by the congregation of the local church, therefore is accountable to the congregation

Under UFMCC By-Laws the Pastor is accountable to the congregation, not to the Board of Directors, for the satisfactory performance of her or his duties. The Board does, however, have the authority to initiate a process which could lead to the removal of the Pastor from office if it feels the Pastor is guilty of disloyalty, dereliction of duty or unbecoming conduct, or if it feels that irreconcilable differences exist between the Pastor and congregation.

B. Basic Responsibilities of the Board of Directors

1. Ensure adequate resources

As a primary responsibility, the Board of Directors should be familiar with possible levels and sources of income within the congregation and community, and should institute plans for effective fund-raising. This will include initiatives ranging from stewardship programs to capital fund campaigns.

2. Ensure effective management of the church's funds and other assets

The Board of Directors must ensure effective management of current income and protection of accumulated assets. In addition to setting the church's annual budget, the board should require and review regular financial reports, including --at minimum -- monthly financial reports consisting of at least a balance sheet and statement of revenue and expense.

Board members should be aware of generally accepted accounting practices, federal tax regulations and other policies and laws which might affect the assets of the church.

The Board of Directors must also ensure that adequate records are maintained which document all board actions and all relevant reports.

3. Ensure sound risk management policies

Board members should be aware of the potential risks of lawsuits or other liabilities to which the church could be vulnerable. Obtaining the proper levels and kinds of insurance and developing effective preventive measures are primary responsibilities of the Board of Directors.

4. Select the candidate to be elected by the congregation as Pastor

The Board of Directors shall serve as a pastoral search committee upon the event of a pastoral vacancy. Additional members of the congregation may be elected or appointed to this committee. When the committee has chosen a suitable qualified candidate, they shall present the name to the congregation for approval.

5. Support the Pastor and provide constructive feedback

Although the board does not have the responsibility of performance review for the Pastor, it should provide the Pastor with frequent and constructive feedback.

6. Advise and consent with the Pastor on personnel appointments

The Board of Directors is responsible for the approval of the Pastor's appointments of key personnel including Deacons, Student Clergy, Associate and/or Assistant Pastor(s), and other personnel (compensated or uncompensated).

7. Consult with the Pastor on personnel matters as requested by the Pastor

Clear understanding of the Pastor's role as personnel director combined with thorough written personnel policies and grievance protocols will greatly reduce the board's need to adjudicate personnel disputes. The time may come, however, when the Pastor's action will be questioned. At such a time, the collective wisdom of the Board of Directors can be of

immense support and counsel to the Pastor.

8. Understand and support the church's mission and purposes

With the Pastor and other church leadership, the Board of Directors should participate in the development of a mission statement consistent with the purposes, vision and mission of the UFMCC, as well as the vision, values and philosophy of ministry of the local church. A mission statement usually consists of one paragraph stating the organization's goals, means and primary constituents served; it succinctly articulates what the organization is, represents and does.

9. Participate with the Pastor and other church leadership in strategic planning

Every church would benefit from a process of strategic planning at least every three to five years. While the Pastor and staff usually are responsible for implementing such a process, board involvement and ownership of the plan are vital to its success. Moreover, the Board of Directors should insist that such planning is done to support justification for the annual budget.

10. Assess the performance of the Board of Directors

It is helpful for the Board of Directors to review its own performance once every three to five years. Such an evaluation can survey individual board members to identify needs, determine effectiveness and set new priorities. It is often helpful to select a qualified third-party facilitator for such a process.

C. Responsibilities of individual board members

1. Know the church's mission, purposes goals, policies, programs, strengths and needs.

Be thoroughly knowledgeable with UFMCC By-Laws, District By-Laws and Standard Operating Procedures, and with local church By-Laws and/or Standard Operating Procedures.

2. Represent and serve the church as a whole rather than any special interest group or constituency.

As a member of the board speak only for yourself, not for any other individual or group. Avoid the "people are saying" trap. Own your stated position and state only your own

position on each decision or vote. Always remember that you represent the entire congregation as a board member.

3. Work toward consensus within the board as often as possible; usually this will require persuasion and compromise.

The Board of Directors should be able to reach consensus on most issues. An individual who usually sees things clearly in "either/or" terms tends to find difficulty in the compromise necessary to reach consensus, and frequently is not effective as a member of the board. There will be times when your convictions lead you to disagree with other members of the board; but most of the time, strive for consensus and support the result.

4. Avoid prejudiced judgements on the basis of information received from individuals, and urge those with grievances to follow established policies and procedures.

It is not uncommon for board members or a Board of Directors to be drawn into grievances by or about church staff members. The Pastor serves as personnel director, however, and it is not the role of the Board of Directors to adjudicate such matters. Board members can serve a constructive role by facilitating contact with the Pastor when individuals raise such concerns. Board members can also support the Pastor when she or he seeks their counsel on personnel issues.

5. Do not surprise other board members or the Pastor by raising difficult or conflictive issues without prior consultation.

No one likes unpleasant or embarrassing surprises. Board members with complaints or sensitive information concerning the staff, Pastor or other board members should consult with the individual(s) involved prior to raising the matter with the Board of Directors. If the issue is a personnel matter, it should be resolved with the Pastor as personnel director, if possible.

6. Prepare for and participate in board meetings, asking timely and substantive questions consistent with your conscience, convictions and need for information to make decisions.

Become thoroughly familiar with all documents that are prepared for each board meeting; keep a personal file of documents of previous meetings, especially minutes, reports and financial statements. Hold yourself, other board members and the Pastor accountable for promises made, for obligations of office, and for good board process.

7. Carefully review the church's financial statements and ask questions or seek clarification as appropriate to fulfill the board's fiduciary obligation.

It is helpful for each board member to gain some familiarity with generally accepted accounting practices. At minimum, each board member should understand the format and content of the regular financial statements. Also, each board member should be aware of basic required reporting of federal tax information.

8. Maintain confidentiality of the board's executive sessions.

Executive sessions, or "closed" board meetings, should be infrequent and limited to sensitive personnel issues or legal matters. All other board meetings should be open to members of the congregation. The information in executive sessions should be maintained by each board member as confidential. Action taken by the board in executive session should be recorded in minutes, or preferably such action should be deferred until the board is in an open session.

9. Avoid even the appearance of a conflict of interest.

Do not accept gifts from or offer gifts to anyone who does business with the church.

10. Support the pastor with timely information or feedback on matters and issues of importance to the well-being of the church. Counsel with the pastor to offer support in the event of his or her difficult relationships with groups or individuals.

Building trust requires continuous healthy communication. Frequent contact between the Pastor and each board member can provide the feedback necessary to enhance the Pastor's effectiveness and facilitate actions needed for the church's success. On occasion such contact can provide an opportunity for the Pastor to receive counsel and support in dealing with sensitive or difficult issues.

III. The fiduciary responsibility of the Board of Directors

The term "fiduciary" derives from a Latin word meaning "held in trust." It usually refers to a person to whom property or power is entrusted for the benefit of another. A Board of Directors is entrusted with certain responsibilities for which individual members can be held legally accountable. Note: The following information should not be construed as legal or tax advice. For such advice you should consult an attorney or Certified Public Accountant (CPA). Parts of the following information is drawn largely from the work of Richard R. Hammer, author of ***Pastor, Church and Law.***

A. Financial management and accountability

1. fund-raising and financial development

Oversight of fund-raising (also referred to as financial development) is primarily a responsibility of the Board of Directors. This may include such activities as a periodic stewardship campaign, special event fund-raisers, a capital fund drive, a deferred giving program (for wills and bequests), or appeals for funding of specific projects. The Board of Directors should be careful to assure that funds received for a designated purpose are not diverted to use for other purposes. If fund-raising appeals are made to the general public, rather than only to the church's constituency, some local and/or state regulations may be applicable. In some states religious organizations are exempt from such regulations. In some states there are also regulations restricting fund-raising events such as bingo games or raffle sales.

2. management of funds and other assets

One of the primary responsibilities of the Board of Directors is financial management and protection of the church's assets. This will include development and monitoring of a realistic budget; assuring adequate insurance to protect the church from potential losses or liability claims; assuring valid contracts for lease or rental of facilities, or for acquisition of real estate, building construction, and financing of real estate or purchases. The board should also assure that the church is in compliance with all state and local laws, ordinances and regulations.

3. accounting systems and practices

The Board of Directors should ensure that adequate financial accounting systems are in place to provide appropriate accounting controls of all church funds and provide a routine monthly financial statement which includes at minimum a balance sheet and statement of income and expense. Records of all identified individual contributions must also be maintained. A monthly report of church income and worship attendance must be sent to the UFMCC and respective District along with the tithe checks due. An annual report form from each church must also be filed with the UFMCC. Board members should assure and receive reports that all of the above is being implemented on a timely basis.

4. federal tax reporting responsibilities

The Board of Directors should be familiar with its responsibilities for the required filing of reports and payment of taxes withheld from individuals employed by the church. Although

most tax-exempt organizations must file an annual 990 form with the IRS, churches are not required to do so; do not file a 990 form with the IRS. Churches with employees must file W-4 and W-2 forms, 1099 forms are required on amounts over $600 per year to self-employed individuals, and an annual 941 form is required. It is important to note that officers and directors can incur personal liability for amounts and penalties due as a result of non-compliance with IRS regulations.

B. Common legal issues for local churches

1. Incorporation of local churches

Although it is not legally required that local churches be incorporated it is advisable. For example, if an unincorporated church were engaged in a lawsuit, it is possible that individual members of the church could be held liable for claims. Churches are incorporated under a state's non-profit corporation laws. Such incorporation should not be confused with "federal tax-exempt status," a designation based upon section 501 (c) (3) of the IRS code. To incorporate, your church must file the necessary application to the Secretary of State's office for the state in which you are located. You should seek the services of an attorney to implement this process.

If already incorporated, is your incorporation current? Most churches that have incorporated are *not* incorporated! This is the result of failure to submit annual reports for non-profit corporations required by most states. If your church was incorporated at some point in the past but has not filed annual reports with the Secretary of State, it is very possible that your incorporation status has lapsed. Check with the office of the Secretary of State in your state to assure that your church is presently incorporated.

2. Tax exempt status with the IRS

All Metropolitan Community Churches in the U.S.A. are exempt from Federal income tax under section 501 (c) (3) of the Internal Revenue Code as subordinate organizations of the UFMCC under its group exemption number (GEN) 2401 issued on February 17, 1976. Each year the UFMCC files a current list of subordinate organizations with the Internal Revenue Service. This status is distinct from and unrelated to non-profit incorporation as described above. A copy of IRS documents which verify this status are available from the UFMCC. It is not necessary for a local MCC to apply for federal tax exempt status; and, it is not necessary for a local MCC to file an annual 990 form with the IRS. It is necessary for a local MCC to file an annual congregational report form with the UFMCC as this provides information which the UFMCC must report to the IRS.

It is also important to note that the group exemption number (GEN) is different from an employee identification number (EIN). Each church must obtain its own employee identification number (EIN). *Do not use the UFMCC's employee identification number for a local MCC!*

3. Political activities by churches

Political activities by churches are restricted by the IRS Code in the U.S. Two areas of restriction should be noted: 1.) Churches are limited in the extent to which they may attempt to influence legislation. Basically, a church may not spend more than 20% of the first $500,000 of its annual budget for activities which attempt to influence legislation. 2.) churches **cannot** participate in the political campaign on behalf of any candidate for public office.

4. Copyright issues for local churches

Many churches in the U.S.A. follow the illegal practice of reprinting or photocopying material under copyright without permission. This usually involves printing of hymns or chorus booklets, photocopies of choir music, or reprinting of pamphlets. To do so is a violation of copyright laws and can involve substantial actual or statutory damages being recovered by the copyright holder from your church. A single infringement could result in damages of up to $20,000, or more in certain cases. This includes publications copyrighted by the UFMCC; local churches cannot photocopy or otherwise duplicate such publications without written permission..

A Church Copyright License which permits duplication of a wide range of church music for use in local churches is available and inexpensive from Christian Copyright Licensing, Inc., 7031 NE Halsey Street, Portland, Oregon 97213. Phone: 800 234-2446

5. Liability issues for local churches

a. Misconduct of personnel

A church may be exposed to legal liability on the basis of vicarious liability for the negligence of its employees (or volunteers), negligent selection of personnel or negligent supervision of personnel. Two of the most frequent problem areas are negligence of church workers associated with use of a car for church business and sexual misconduct such as molestation of a minor or seduction of a counselee committed by a church worker. Negligence is conduct that creates an unreasonable risk of foreseeable harm to another's person or property, and in fact results in the foreseeable harm.

b. Discipline of members

The discipline of church members is a constitutionally protected right of churches and the first amendment guaranty of religious freedom insulates the church from legal liability in most cases provided the member did not withdraw from membership prior to the disciplinary actions. Because other church members have a right to know about matters in which they have a "common interest," disclosures to church members only are permissible concerning the discipline or misconduct of current members. Such disclosures cannot be made, however, to

non-members. For example, such disclosures should not be made in a worship service where non-members are present.

c. Securities laws

If a local church engages in the issue of church bonds for financing, members of the Board of Directors will be subject to various state and federal laws. The North American Securities Administrators Association has developed guidelines for a church to follow for churches wishing to offer and sell bonds. The guidelines are included as an appendix in Richard Hammar's book *Pastor, Church and Law.*

Because state securities laws vary, any church considering sale of bonds should have appropriate legal counsel. Both federal and state securities laws carry criminal as well as civil penalties.

d. Employment laws

When smaller churches employ only a minister, and civil courts generally will not interfere with a church's decision to terminate a minister's services, they remain largely unaffected by employment laws. As churches grow and begin to hire other employees, employment issues become increasingly important and complex. In such situations the church should assure that personal policies and procedures are in place which satisfy both legal and ethical criteria.

A complete guide on important employment issues for churches has been written by Julie L. Bloss, J.D., *The Church Guide to Employment Law.*

e. Liability of officers

Most states have enacted laws immunizing uncompensated officers and directors of nonprofit organizations from personal liability for their ordinary negligence. In some cases however, lawsuits have attempted to impose personal liability on such officers and directors. Directors liability insurance is available.

f. Contracts

All contracts entered into by the church should be reviewed by an attorney prior to signatures. In some cases a contractual relationship may exist even though a written contract has not been signed. When signing contracts, church officers should be careful to disclose their representative capacity with their signature. This may protect them from possible individual personal liability for terms of the contract.

One of the most frequent contracts entered into by churches is the employment contract with a clergyperson. Richard Hammar recommends the following elements in such a contract: a.)

legal names of each party, b.) signatures of each party, c.) designation of the clergyperson as either employed or self-employed, d.) job description, e.) terms of employment and conditions for renewal, f.) grounds for discipline or dismissal, and any procedure that must be followed, g.) an arbitration clause committing the clergyperson and the church to utilize arbitration to resolve disputes rather than the civil courts, and h.) terms of compensation to the clergyperson. It should also be noted that UFMCC By-Laws state, "Unilateral failure to renew a pastoral contract does not constitute removal of the pastor from office."

1. Greatest difference between non-profit & a church = community & its intensity

2. Non-profits hire/fire ED
Church members hire/fire the pastor.

Last count = 27% of all churches had lay leadership.

75-100 active individuals to support full time pastor.

One caveat = the intensity and scope of our ministry may need to fill additional staff due to intensity.

original Format

AGENDA

I. Opening Prayer

II. Roll call (excused absences resolved, etc.)

III. Agenda presentation and approval

IV. Reports - (each presentation may make proposals for action to be included in new business.
Otherwise, the only action is acceptance of report)

A. Treasurer - Jesse
B. Finance committee - Jesse
C. Building coordinator - Allan
D. Building committee - Emmett
E. Administrative coordinator
F. Pastor - Cliff
   1. Council of Ministries
   2. Deacons activity
   3. General report
G. Personnel committee - Greg
H. Special committees
   1. District conference plan - Steve

V. Old Business (reported by clerk)
   A. Items tabled or carried over from previous meeting

   B. Items discussed and polled since last meeting
      (to make official in the minutes)

VI. New Business
   A. Items reported out of committee
      (items disapproved, go back to committee)

   B. Resolutions for the general good or for the running of the board. Resolutions take the format of a recommendation.

   C. Assignment of recommendations, resolutions and suggestions to proper committee for action. (no discussion)

VI. General Announcements

VII. Closing Prayer

2. THE ORDER OF BUSINESS

Organizations usually follow a fixed pattern for conducting their meetings. This order of business is usually contained in the organization's bylaws or standing rules. The following order of business has been established as acceptable parliamentary procedure and is followed by many organizations.

1. CALL TO ORDER

Meetings should be called to order promptly at the appointed time. The chairman calls the meeting to order by rapping with his gavel and announcing, *"The meeting will please come to order."* He may call the meeting to order by announcing a statement similar to the following, *"The Tenth Annual Convention of the Underwriters of America is now convened."*

2. READING OF THE MINUTES

The order of business of some organizations requires that the meeting be opened with an invocation and a roll call. Occasionally an official host will welcome the convention delegates. Should any of these be required, they should come immediately after the Call to Order.

The first item of business before a meeting, after the above matters have been completed, is the reading of the minutes of the previous meeting. The chairman may say, *"The Secretary will please read the minutes of the last meeting."* At the conclusion of the reading of the minutes, the chairman will ask, *"Are there any corrections or additions to the minutes as read?"*

If a member desires to make a correction, he addresses the chairman and on being recognized states his point or correction. The chairman then asks, *"Are there any objections to the correction of the minutes?"* If there are none, the chairman will order the secretary to make the necessary change. If there is an objection, the proposed correction or change must be stated and handled as a motion. (See Main Motion in chapter VI.)

If there are no objections to the minutes as read or after the correction has been approved, the chairman states, *"If there are no (further) objections, the minutes stand approved as read (corrected)."*

3. REPORTS OF COMMITTEES

A large amount of the routine business of an organization is delegated to committees. Committees are usually of three classes:

a. Board of Managers, Council, Directors, Executive Committees, etc. Committees of this class are essentially small, deliberative in function, and subordinate to the organization that appoints them. The bylaws of the organization establish the authority, personnel, and duties of committees of this class.

b. Standing Committees are appointed or elected for a definite period of time (a session, a year, etc.). They have specific functions and report regularly to the organization. Examples of committees of this type are Nominating Committees, the Finance Committee, Publications Committee.

c. Special Committees are appointed to investigate or consider special matters of interest to the organization. Special Committees are terminated after they have completed the purpose for which they were established and have made their report to the organization.

The order for reporting of committees usually follows the sequence of Executive Boards, Standing Committees, Special Committees.

The president or presiding officer of the organization calls on the chairman of the committee by stating, *"The next order of business is the report of the (name) committee."* After the committee spokesman (usually the chairman of the committee) has made his report, the president may state, *"If there are no objections, the report is accepted (received) as made."* (Some organizations vote on the acceptance of all reports. This is accepted procedure but is time consuming. To receive a report is a recognition that the committee reported.) See Parliamentary Cues, Numbers 95–100, in chapter III. If the report is more than a progress report, its adoption should be moved by someone other than a committee member. If the committee report recommends specific legislation, it is customary for the chairman of the committee to introduce the appropriate motion. (These are Main Motions and are often introduced under the heading of New Business.)

After the majority report of the committee has been made, the presiding officer should ask, *"Is there a minority report?"* The minority report cannot be acted upon unless a motion is made and passed to substitute it for the majority report.

4. UNFINISHED BUSINESS

After all reports of committees have been disposed of, the chairman will ask, *"Is there any unfinished business?"* (The agenda of the business for the meeting should include all unfinished business.) The secretary should indicate the unfinished business that must be considered.

5. NEW BUSINESS

When the unfinished business from previous meetings has been disposed of, the group is ready to considered new business. The chairman should ask, *"Is there any new business to come before the assembly (group)?"* New business is introduced as a main motion and all parliamentary laws relating to the handling of motions apply.

6. MISCELLANEOUS

The next item of business provides an opportunity for the consideration of announcements, requests, resolutions of appreciation, tributes, etc.—matters which do not properly fall within the preceding areas of business.

The chairman may introduce this phase of the agenda by asking, *"Are there any announcements (resolutions, etc.)?"* The chairman should follow the practice of making his announcements after the members of the assembly have completed theirs.

7. ADJOURNMENT

The motion to adjourn is a privileged motion and is thus in order at any time unless the assembly or the bylaws of the organization have established a specific time for adjournment. In this event, when the specified time has arrived, the chairman may announce, *"The hour fixed for adjournment has been reached and the meeting is now declared adjourned."*

If no provision has been made for a time at which to adjourn and all business has been completed, the chairman may state, *"If there is no further business, the Chair would recognize a motion to adjourn."* After appropriate action has been taken favoring adjournment, the chairman will state, *"The 'ayes' have it and the motion to adjourn is carried. You stand adjourned."* (It is a good practice, if the information is available, for the chairman to add the time and place of the next meeting.) (Sound Gavel.) If the adjournment has the effect of dissolving the assembly or closing the convention, the chairman may substitute, *"You stand adjourned sine die."* (Sound Gavel.)

Bd Meetings after conf meeting ∠ Bank cards Keys Elect Vice Mod. Personnel

BOARD OF DIRECTORS MEETING

Monday January 9, 1995

Itinerary:

√Prayer

√Roll Call- Allan, Dennis, Emmett, Greg, Marge, Sally.

√Reading of the minutes

Report from Committees
- √Treasurer
- XFinance
- XBuilding and Grounds
- √Pastors
- √Personel
- √Special - Tuscaloosa.

Copier contract = pay to get up to par $528.00 (cap-exp.) $110.00 mo. (lower 125.00) 7500 copies per mo.

XUnfinished Buisness
- Tabled
- Prev Vote

clerk 3-2yr. Place 4-1yr. 5-2yr. 6-1yr.

New Business add to agenda. 2nd lay delegate Open floor for nominations of lay delegate, also 2 alt. lay delegates.

Miscellaneous ? Require majority or largest vote - Elect clerk first, (50%+1), 2 year (dropout) 50%+1. Elect 1 yr term at a time, dropout -> 50%+1.

Adjournment

850
~~x 850~~ 4
3400.

6600

COVENANT METROPOLITAN COMMUNITY CHURCH

MINUTES
BOARD OF DIRECTORS MEETING

MONDAY, JANUARY 9, 1995

Moderator: Rev. Marge Ragona	Clerk: Greg Adams
Vice-Moderator: Emmett Wright	At-Large Member: Sally Belue
Treasurer: Allan Francis	At-Large Member: Dennis Luft

The meeting was called to order at 7:00 p.m. and opened with prayer. All board members were present.

REPORTS

1. The minutes of the December Board meeting were presented by the Clerk.
ACTION Move-Emmett, 2nd-Sally: To accept minutes as submitted.

2. The Treasurer's report was presented by the Treasurer.
ACTION Move-Emmett, 2nd-Greg: To accept Treasurer's report.

3. No reports were received from the Finance Committee, the Personnel Committee or the Building & Grounds Commuttee, which have not met since the last Board meeting.

4. A report on the progress of the Tuscaloosa Parish Extension was presented by John Hankins.
ACTION Move-Greg, 2nd-Emmett: To accept the Parish Extension report.

OLD BUSINESS

There were no items of old business carried over from the previous meeting.

NEW BUSINESS

1. Steve Parker reminded the Board that elections for the lay delegate #2 position as well as two alternate lay delegates need to be added to the agenda for the congregational meeting. The term of office for all of these positions as well as lay delegate #1 expire at the January, 1996 congregational meeting.

2. The election process for the open Board of Directors positions at the upcoimg congregational meeting was discussed.
ACTION Move-Dennis, 2nd-Emmett Moved to elect the Clerk position

first, the two-year board position next, and the two one-year positions last. To be elected, the candidate must receive a simple majority (50% plus 1) of the votes cast for that election. If no one is elected on the first ballot, the lowest vote getter and any other candidate(s) wishing to withdraw will be dropped from the next ballot. This procedure will continue until a candidate is elected.

3. There was a discussion of a photocopier service contract. Allan indicated that we would need to spend $528 on photocopier maintenance to bring the machine up to minimum specifications. It could not be determined whether a 7,500- or 10,000-copies-per-month contract should be undertaken.
ACTION Move-Emmett, 2nd-Dennis To expend $528 from the Capital Equipment Fund for maintenance on the photocopier and to leave at Allan's discretion based on additional data from the service provider whether to get 7,500- or 10,000-copies-per-month contract. The cost for this contract will be charged to the appropriate budget line, realizing that the cost is greater than the the proposed budget amount.

4. There will be a short Board meeting immediately following the congregational meeting on January 15, 1995.

5. *ACTION* Move-Emmett, 2nd-Greg To adjourn.

The meeting was closed with prayer at 8:00 p.m.

Respectfully submitted,

Dennis Luft

Dennis Luft,
At-Large Member

TUSCALOOSA PARISH EXTENSION
MONTHLY REPORT

January 9, 1995

Attendance has been as follows:

December 18	21
December 25	7
January 1	No Service
January 8	15

Attendance is comprised primarily of Tuscaloosa residents at this time.

Services continue to be held at the Holiday Inn on Sunday afternoons at 4:00.

Monthly telephone contacts are attempted with those attending, as well as providing copies of THE COVENANT TIMES.

The treasurer will have a financial report on the finances of the Tuscaloosa Parish Extension.

PASTOR'S REPORT

January 9, 1995

Since December 12, 1994 I have done the following:

Attended meetings:	3
Attended Worship	9
Preached:	4
Consecrated communion	6
Rehearsals/Dramatic Readings	2
Led groups	1
Counseling Sessions	5
Supervision meetings	2 (student clergy and deacons)

ANNIVERSARY: Everything is set for the late anniversary weekend, except Troy Perry and I am still working on this with Frank Zerilli, Troy's administrative assistant. Troy does not want to fly commuter and there is a question of how to get him to Mobile on Friday. Shirley and I are willing to drive him down, since we are going to Mobile anyway.

5TH SUNDAY SERVICES: January's service will be centered around Southern Gospel Music, with Randall and Kay leading the arrangements for this service. I understand that all arrangements have been made for this.

CHRISTMAS PROGRAMS: Our highest attendance was reached for the Christmas cantata, 149 persons. Six people brought parents. Susan Walker should be thanked by the Board for this work. Our Christmas Eve service was nearly 90. Throughout the holidays we had excellent attendance, in spite of the fact that Christmas was on a Sunday. Although our attendance was only in the 40s for Christmas, Huntsville reported 3, and other churches nearby reported 10-15.

CONGREGATIONAL MEETING: Everything is prepared for the congregational meeting. My report and the goals will be xeroxed this Thursday and will be ready to distribute at the meeting. Greg's portion and Allan's portion are ready to distribute.

NEW MEMBERS: We have two new members to my knowledge who will be coming in this month, Wanda Rivers and Mary Bowers.

POTENTIAL BOARD MEMBERS: I have received letters of intent from Dennis Luft and Michael Moore. I have spoken with William Berry who indicates his intent to run for the Board and to have a letter prior to the election, and have heard that Sally Belue will also run. Going into the elections procedure we have four potentially very good Board members, keeping three of our current Board and thus making the transition easier. We need to try to retain these members for the life of their terms.

SHOE COMMITTEE: Greg Adams is to be commended for his work in getting this committee functioning. Our latest church dinners have been superlatively coordinated and the food has been excellent.

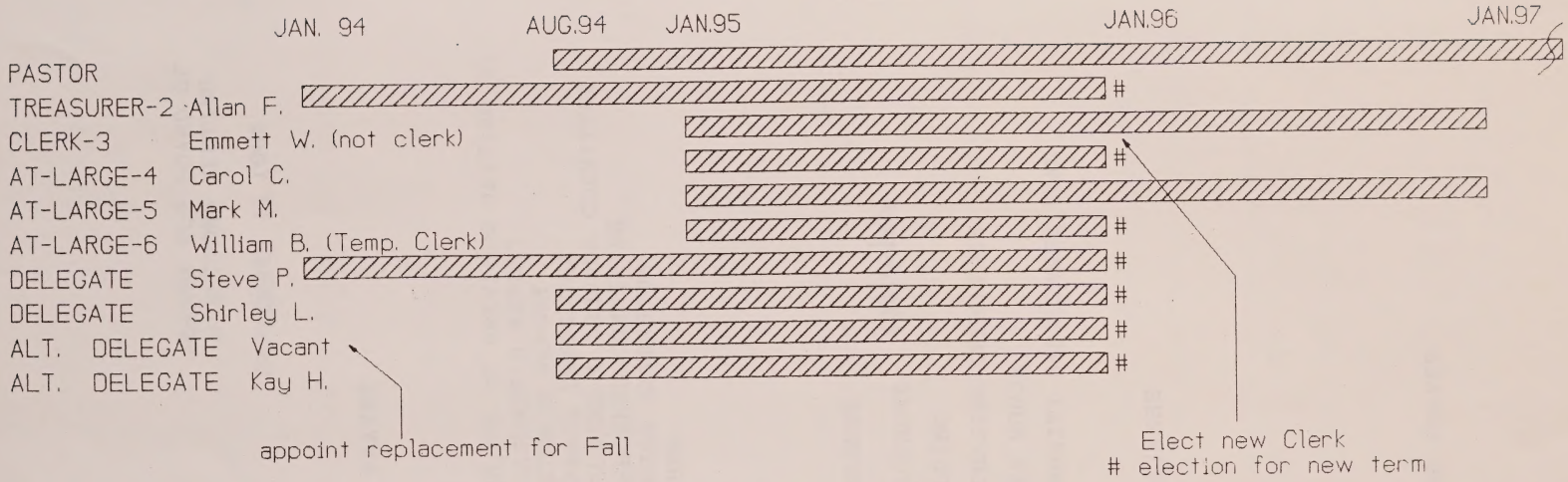
LENT-EASTER PLANNING: I plan to meet with the Worship Committee and Susan Walker in late January/Early February to begin planning for Lent and Easter. It is my hope that we can have an Easter cantata which will equal the Christmas cantata (or maybe surpass it!).

CHILDREN'S MOMENT: A microphone for the Children's Moment is getting to be a necessity. Even as close as I sit to the speaker, I often do not hear what is being said, and feel we need to amplify this portion of the service. I have purchased some materials which will be made available by xeroxing for the person(s) doing Children's Moment. I realize that creative fires often need to be stoked with new materials and these are available in the church office. They may not be taken from there, but can be xeroxed as needed.

Respectfully submitted,
Rev. Marge Ragona

BOARD POSITIONS & TERMS

9/3/95



Florist
Lackey -

AGENDA FOR BOARD OF
DIRECTORS MEETING

SEPTEMBER 11 1995

Ask Dennis to lead calendar/budget planning meeting.

OPENING PRAYER

REPORTS

- ✓MINUTES OF PREVIOUS MEETING(S)
- ✓TREASURER'S REPORT
- ✓PASTOR'S REPORT
- ✓FINANCE COMMITTEE
- ✓BUILDING & GROUNDS COMMITTEE
- ✓PERSONNEL COMMITTEE
- ✓PARISH EXTENSION
- OTHER

OLD BUSINESS

✓1) MICROPHONE $500+tax

✓2) BUILDING

✓3) PURCHASING COMMITTEE

✓4) AGAPE HOUSE

✓5) COMMUNITY ASSISTANCE FUND

6)

NEW BUSINESS

Spiritual Gifts Workshop
Inventory of Talents

CLOSING PRAYER

Covenant Metropolitan Community Church

Minutes
Board of Directors Meeting
Monday August 14, 1995

Moderator: Rev. Marge Ragona
Vice-Moderator: Mark Moore
Treasurer: Allan Frances
Clerk: William Berry
At-Large Member: Carol Cowley
At-Large Member: Emmett Wright

The meeting was called to order and opened with prayer. All board members present.

REPORTS

1. The minutes of June 12, and July 10, 1995 were accepted.
ACTION: Move Emmett, 2nd Carol.
Motion carried without opposition.

2. The Treasurer's report was presented by the Treasurer.
ACTION: Move Carol, 2nd Emmett
Motion carried without opposition.

3. The pastor's report was presented by Rev. Ragona
ACTION: Move Emmett, 2nd Allan
Motion carried without opposition

4. The Finance Committee presented an "Oral Report"
ACTION: Move Mark, 2nd Emmett
Motion carried without opposition.

5. The report of the Building and Grounds committee was presented.
ACTION: Move Emmett, 2nd Carol.
Motion carried without opposition.

6. The Personnel Committee had no report to make.

7. The Pastor presented an "oral report" from the Tuscaloosa Parish Extension.
ACTION: Move Emmett, 2nd Mark.
Motion carried without opposition.

OLD BUSINESS

1. Rob and Allan are to decide on a microphone and purchase it.

2. The conditional purchase of the building was discussed in regards to the Congregational Meeting.

3. Marge will appoint the committee to look at which items in the building that we would want to purchase should we purchase the building.

4. The conditional contract the Board entered into was entered in to the minutes.

NEW BUSINESS

1. The Agape House Fund is to become a permanent Ministry of the Church. Eddie to take to Deacons at Staff meeting.
ACTION: Move Mark, 2nd Emmett.
Motion carried without opposition.

2. Written documentation must be provided to receive money from the Community Assistance Fund.
ACTION: Move Allan, 2nd Emmett.
Motion carried without opposition.

3. Discussed someone from Tuscaloosa attending Board meetings.

4. Usual contributions to BAO, 1917 Clinic and phone line were directed.
ACTION: Move William, 2nd Carol.
Motion carried with one opposition.

5. Finding a retirement fund instrument was referred to the finance committee.

6. Pledge Sunday and the Congregational Meeting to vote on the 1996 budget was moved to October 22, 1995 and November 12, 1995 respectively.
ACTION: Move Allan, 2nd Carol. Motion carried without opposition.
A lengthy discussion followed. Concerns were expressed about the congregation not knowing what is going on. The Board was asked to present as much information as possible in writing. A facts and services sheet was presented to the board.

7. A breakdown of information and numbers with the impact on the budget and individuals, along with a narrative of the decision process is to be presented to the Congregation.
ACTION: Move Mark, 2nd Emmett.
Motion carried with one abstention.

8. Agenda for congregational meeting is to be:
(a) Presentation of Conditional Contract along with report and narrative.
(b) Vote on Pursuing Conditional contract.
ACTION: Move Carol, 2nd Allan
Motion carried without opposition.

9. Publicity chair stated that an ad with other churches in Alabama had been purchased for the Gay and Lesbian Alliance Directory at a cost of $50.00.

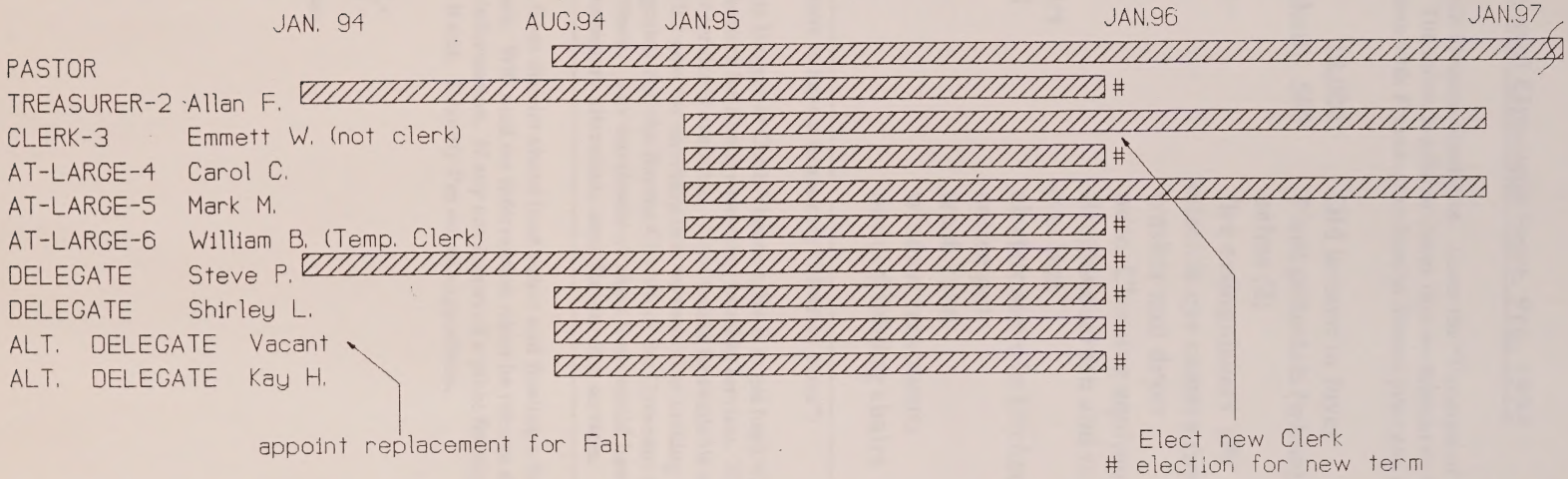
10. Board Member of the Service was filled through October 1995.

The meeting was adjourned and closed with prayer.

Respectfully submitted,
William
William Berry
Clerk

BOARD POSITIONS & TERMS

9/3/95



Report of Building and Grounds Sept. 9th, 1995

This was a joint meeting with Finance committee. Later the "Purchase of Wedding Chapel items" group met. The follow is a list of things that we thought we might like to purchase. I have not gotten with Freeman Andress to discuss price and availability.

Piano	10,000	Old lectern in foyer	
Tables & chairs (stacked)	500	Plant pedestals (white) 14" high	
Banquet table		palms (2)	
Light changing ladder		fire extinguishers (2)	
Candelabras		electric eye camera (upstairs)	
Organ		washer and dryer	
Shelving		misc. Cleaning equipment	
Chaffing trays		fireplace screen and tools	
lectern (white) upstairs		wet bar	
Garden hose and reel		electric stove in kitchen	
Wheel Chair		coffee pot	
Carpet sweeper		trash cans	
Candles in windows		window treatments	
Emergency lights		padded folding chairs	

Plan "B" (in the event we have to have a temporary "Meeting place")

I have contacted a Mr. Chris Dugger at Cobb Theaters. He is to get back with me later. They do rent some of the theaters for Sunday morning worship services. We would have to be out by noon. No night service is available. What would be available at the first of the year is anybody's guess. (This goes for anything that we rent) I'm looking for seating for about 150. It was also suggested that the Baptist Church of the Covenant might let us meet there on Sunday afternoon. Any warehouse or store front would have to be rented ahead of time to make the necessary alterations need for worship services.

Speak to them.

Talked with Mr. Jay Nealy from district about fund raiser and floating a bond issue. He is in California this past week. Will mail me information when he returns this week. So far I have not received this information. If any one knows of a place for rent please let me know! I'll be glad to check it out. Frankly I'm out of suggestions.

Respectfully submitted,

Emmett Wright

Emmett Wright, Chairperson

Chattanooga did a bond issue. Ray Wilson ?

Brian City C - he knows available.

FINANCE COMMITTEE
Meeting of September 10, 1995

1 Decided to do a mass mailing fund-raising letter.
2. Decided to put monthly pastor retirement contributions into money market account until enough accumulates to move it into a term certificate of deposit IRA.
3. A subcommittee of the building committee will survey miscellaneous furnishings and equipment in the building to get prices for purchase.

Respectfully submitted,

_____
Allan Francis, Chairperson

PASTOR'S REPORT
September 11, 1995

Since July 10, 1995 I have done the following:

Attended meetings:	5
Attended Worship	8
Preached:	4
Consecrated communion	4
Taught classes	3
Led groups	4
Counseling Sessions	4
Holy Union Counseling	2
Supervision meetings	5 (student clergy and deacons)
Funerals attended	2 (Rob Roberts, Rickie Courtland)
Memorial Service	1 (Rob Roberts)

BUILDING UPDATE: Congregational meeting on August 20th voted to pursue the purchase of the building. There has been some minor fundraising since.

CLIFF MORRISON MEMORIAL: Twenty-five hundred dollars has been turned over to Agape House for the memorial apartment.

MEMBERSHIP: Membership is now 125. I received a letter from Gary Gill's Methodist church transferring his membership.

NEW MEMBERS: We have 5-7 persons in new members class, with many needing a few more weeks before they become eligible to join the church. Many began attending just after Gay Pride week and have just become eligible.

STUDENT CLERGY: We have a change in commitment from Andy Mullins. He is to continue working with this church **once every other month** until he is licensed, due to press of duties at All Saints in Atlanta. (He is committed to 20 hours a week there.) Greg Bullard is " in formation" here, but has been candidating at Memphis (a group of 10), and may be called there. He has also applied for a job in Connecticut. If he is accepted there, he will be attending Yale Divinity School, and probably will transfer to the New Haven church to complete his formation. Additionally, Lee Rahe (worship coordinator at Tuscaloosa), John Foust, and Richard Barham are being brought to the Personnel Committee today to be considered for being "in formation" as MCC Clergy.

CHILDREN'S MOMENT: We still need a microphone for this.

CHRISTIAN EDUCATION: Inquirer's classes are being held at the Sunday School time each Sunday morning. I would like the fourth class to be Nancy Wilson's "Outing the Bible" which is a proactive stance on homosexuality and the Bible. This is a tape. I suggest the tape be shown (approximately 1/2 hour) and discussion follow.

The Church History class will begin 9/18, and will continue for the last two Mondays of the month through the winter.

CHILDREN'S MINISTRY: Paul Lawrence has been added to the Children's Church leadership team, along with Diane Armstrong/Chari Zwetzig, Eddie Merrell and Malcolm Gaines. That way each person/team takes one Sunday a month.

AIDS MINISTRY: The Care Team is now meeting monthly. They have two clients, Stan Lee and Philip Evatt with Ron Plavan and William Berry leading Phillip's team and Shannon Brier leading Stan's.

MUSIC COPYRIGHT. Music Copyright workshop was held Saturday, August 19, 10-2. Not enough people who sing and/or lead music attended it. The workshop was, however, well attended by others. I signed the check for the music copyright renewal, but received a notice after that that the payment was due. Will check with Allan.

BIRMINGHAM, ENGLAND: I received a letter from Margaret Simpson of Birmingham, England, looking forward to exchange of letters, newsletters, etc. from our two churches.

SOCIAL ACTIVITIES/FUND RAISERS: Karen Ann Edwards concert was long and often inappropriate for an evening worship service. I will be writing her. We received a thank-you note from her after her last appearance here. A "cut-a-thon" is proposed at a time that can be agreed upon by skilled haircutters in our congregation. The October 4th date was cancelled due to Greg Adams vacation. A "coming out" service is proposed for Sunday evening, October 8th in conjunction with National Coming Out Day on October 11th. This service is based on services in *Equal Rites*. On October 15th, there will be dinner after church for a $5.00 fee. Marcus Allison is researching menus for 75 for that date. Back up plan is a red beans and rice, sausage and salad luncheon cooked by the pastor. (We saved the ham bones!!) An auction is planned for Friday, October 20th, with items of real worth and value being offered, including art works, etc. Some items have been volunteered, following the notice in the newsletter.

UPDATE ON DEACONS: Two new deacons, Peg Schoettlin and John Foust were dedicated on September 10th. Shirley Cooper is on leave of absence. Deacons are planning the fall retreat at Cheaha, September 30th.

EXCEL: More than 20 people from the church will be taking part in Excel of the Rainbow Zebra. Five deacons will be in that group, and many more in church leadership. This is making it extremely difficult to plan the September 17th worship and have sufficient leadership for both here and Tuscaloosa. I will probably have to preach at Tuscaloosa, unless I can get a volunteer to do both preaching and communion there.

THE BELL: I have heard nothing more about the gift of the bell to the church, except that Robin now has the bell.

HYMNAL PROJECT: The Hymnal Project still needs to be copied for Susan Walker and the pastor. That will be done some time this month, so that we will have use of it. Susan has asked for a new hymnal, in addition to the Hymnal Project. She will be bringing that proposal at some point. I have seen the hymnal, and it is still not sufficient to be the only hymnal we use.

HOLY UNIONS: I have requests for two more holy unions, and turned one down since they had been together only two months, despite having known each other 20 years.

TROY PERRY: I have written Frank Zerilli asking if we could have Troy Perry for the weekend of our anniversary 1996. I still have heard nothing.

THANKSGIVING DINNER: Plans have been made for Thanksgiving dinner following service on November 12, with the congregational meeting following to finalize whether to purchase the building.

DISTRICT CONFERENCE: District Conference is November 17,18, 19 in Ashville.

VISITING PREACHER: Paul Tucker, native of Birmingham and once of this church, will be here to visit his parents weekend of November 26. I have invited him to preach. He is on the staff at Cathedral of Hope MCC in Dallas as director of AIDS ministry.

STEVIE/WORLD COMMUNITY BUILDERS: Craig Deboin has a plan for getting Stevie to Mexico City using ATT points to purchase airline ticket.

ANNIVERSARY PRE-PLANNING: Jeri Ann Harvey is interested in coming for our anniversary if we do not get Troy. She might have workshop material, but certainly can and will do a healing service and a weekend spiritual renewal. Randa McNamara would like to do a concert around Valentine's day. She is very good -- was a nightclub singer and is interested in a coffee-house, cafe setting for her music. We might do dinner and Randa's concert on the Saturday night of the anniversary rather than a worship service format.

Respectfully submitted,
Rev. Marge Ragona

Marge

Treasurer's Report - August, 1995

INCOME:
Tithable income was $6181 (A1) for this month which was $60 under budget (A2). Our year-to-date income is $1203 behind budget (B3).

EXPENSES:
The expenses of $5634 (A4) was $637 (A5) under budget.

SAVINGS DEPOSITS:
$555 was transferred to savings (A7) for some of the funds.

BUILDING FUND:
Direct pledge and open plate contributions were $2221 (D8) bringing the total including interest to $40,990 (C9). Add to this the $1000 in earnest payment. The monthly pledge to the building fund is $547. Now $42,656

AGAPE HOUSE FUND:
Direct and open plate contributions were $288 (D10). The balance with the matching money, is now $2624 (C11). $12400

COMMUNITY ASSISTANCE FUND:
There were contributions of $20 (D13). Distributions were $243 (D13). The balance is now $191 (C14).

BALANCE SHEET:
The liquid reserve (available funds in checking account) is at $9588 in regular and $1829 for Tuscaloosa (C15).

TUSCALOOSA PARISH EXTENSION:
The Tuscaloosa Parish Extension added $464 (F16) and had $411 (F17) in expenses for a balance of $1829.

Terry & Eddie

OTHER:
1. The youth activity fund is at negative $2 (C18). Some of the field trip expenses were charged to Youth Programs which was not the intention of this line item. A further accounting of expenses is needed.
2. A retirement saving account was set up with a deposit of $245 (E19). The IRA instruments have not been set up yet.
3. Our first building fund certificate of deposit matures in October. I will roll it into savings. The smaller CD matures in April. We may take a penalty if we need it.

Respectfully submitted,

_____
ALLAN FRANCIS, Treasurer

		08/01/95-08/31/95 ACTUAL	08/01/95-08/31/95 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income			
	Income - Tithable			
3001	Pledges - General (T)	$ 4824.39	$ 5675.00	$ -850.61
3002	Plate & Envelopes (T)	1357.05	566.00	791.05
3003	Other Income (T)	0.00	0.00	0.00
	Total Income - Tithable (1)	6181.44	6241.00	-59.56 (2)
	Non-Tithe Income			
5020	Love Offerings (NT)	0.00	0.00	0.00
5040	Gifts in Kind	0.00	0.00	0.00
5050	Sales (NT)	18.00	0.00	18.00
	Total Non-Tithe Income	18.00	0.00	18.00
	Total Income	6199.44	6241.00	-41.56
	TOTAL INCOME	$ 6199.44	$ 6241.00	$ -41.56
	EXPENSE			
	Expense			
	Budgeted Expense			
2100	Rent	$ 67.00	$ 67.00	$ 0.00
2102	Worship Supplies	2.69	50.00	47.31
2103	Music Ministry	314.18	200.00	-114.18
2110	Maintenance	0.00	125.00	125.00
2111	Utilities	768.19	700.00	-68.19
2112	Telephone	55.82	78.00	22.18
2113	Admin/Office Supplies	40.93	35.00	-5.93
2114	Postage	35.40	25.00	-10.40
2115	Insurance	0.00	50.00	50.00
2116	Bank Charges	0.00	5.00	5.00
2120	Evangelism Exp.	15.00	125.00	110.00
2121	Advertisments	36.00	150.00	114.00
2122	Newsletter	111.37	100.00	-11.37
2123	Special Programs	0.00	25.00	25.00
2124	Parish Extension	0.00	0.00	0.00
2130	BAO Contribution	80.00	80.00	0.00
2131	Clinic (1917) Contrib.	80.00	80.00	0.00
2132	Info. Phone Line Contrib.	25.00	25.00	0.00
2133	Global Outreach	0.00	0.00	0.00
2134	Other Contrib.	0.00	0.00	0.00
2140	Social & Hospitality	0.00	100.00	100.00
2141	Deacon's Fund	0.00	40.00	40.00
2142	Memorials	0.00	50.00	50.00
2150	Sunday School	0.00	20.00	20.00
2151	Bible Study Material	0.00	10.00	10.00

		08/01/95-08/31/95 ACTUAL	08/01/95-08/31/95 BUDGET	DOLLAR VARIANCE
2152	Study Courses	0.00	10.00	10.00
2153	Inquirer's Class	0.00	20.00	20.00
2154	Youth Ministries	78.95	40.00	-38.95
2155	Children's Ministry	0.00	20.00	20.00
2156	Library	0.00	0.00	0.00
2160	Building Fund Contrib.	100.00	100.00	0.00
2162	CAF Contrib. to Savings	80.00	80.00	0.00
2163	Dist.Conf.Fund Contrib.	150.00	150.00	0.00
2164	Gen.Conf.Fund Contrib.	50.00	50.00	0.00
2165	Scholarship Fund Contrib.	0.00	0.00	0.00
2166	Copier Svc. Contract	181.50	110.00	-71.50
2167	Capital Proj.Fund Contrib	100.00	100.00	0.00
2168	Anniv. Fund Contrib.	0.00	0.00	0.00
2170	Pension Contrib.	0.00	130.00	130.00
2171	UFMCC Tithe	618.14	649.00	30.86
2172	GLAD Tithe	309.07	324.00	14.93
2180	Admin. Assist. Staff	0.00	120.00	120.00
2181	Chamberlain	100.00	108.00	8.00
2190	Pastor Comp.	930.00	930.00	0.00
2192	Pastor Housing	800.00	800.00	0.00
2193	Pastor Travel	75.00	75.00	0.00
2194	Pastor Insurance	110.00	110.00	0.00
2195	Pastor Conf.Fnd.Contrib.	75.00	75.00	0.00
2196	Pastor Retirement	245.00	130.00	-115.00
	(7)			
	Total Budgeted Expense	5634.24	6271.00	636.76
	Unbudgeted Expense			
2161	Reserve Fund Contribution	0.00	0.00	0.00
5021	Love Gifts Collected	0.00	0.00	0.00
5041	Value of Gifts in Kind	0.00	0.00	0.00
5052	Event Fees Collected	0.00	0.00	0.00
5500	Miscellaneous-Unbudgeted	0.00	0.00	0.00
	Total Unbudgeted Expense	0.00	0.00	0.00
	Total Expense	5634.24	6271.00	636.76
	TOTAL EXPENSE (4)	$ 5634.24	$ 6271.00	$ 636.76 (5)
	NET INCOME (LOSS)	$ 565.20	$ -30.00	$ 595.20

A

Covenant MCC
REGULAR Fund-Actual vs Budgeted- YTD

		01/01/95-08/31/95 ACTUAL	01/01/95-08/31/95 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income			
	Income - Tithable			
3001	Pledges - General (T)	$ 37388.96	$ 45400.00	$ -8011.04
3002	Plate & Envelopes (T)	11871.00	5063.00	6808.00
3003	Other Income (T)	0.00	0.00	0.00
	Total Income - Tithable	49259.96	50463.00	-1203.04
	Non-Tithe Income			
5020	Love Offerings (NT)	12.50	0.00	12.50
5040	Gifts in Kind	113.96	0.00	113.96
5050	Sales (NT)	278.42	0.00	278.42
	Total Non-Tithe Income	404.88	0.00	404.88
	Total Income	49664.84	50463.00	-798.16
	TOTAL INCOME	$ 49664.84	$ 50463.00	$ -798.16
	EXPENSE			
	Expense			
	Budgeted Expense			
2100	Rent	$ 536.00	$ 536.00	$ 0.00
2102	Worship Supplies	458.95	400.00	-58.95
2103	Music Ministry	1141.69	1600.00	458.31
2110	Maintenance	241.03	1000.00	758.97
2111	Utilities	5224.76	5600.00	375.24
2112	Telephone	443.70	624.00	180.30
2113	Admin/Office Supplies	406.04	280.00	-126.04
2114	Postage	201.84	200.00	-1.84
2115	Insurance	550.00	400.00	-150.00
2116	Bank Charges	69.77	40.00	-29.77
2120	Evangelism Exp.	584.04	1000.00	415.96
2121	Advertisments	397.00	1200.00	803.00
2122	Newsletter	795.32	800.00	4.68
2123	Special Programs	149.01	200.00	50.99
2124	Parish Extension	75.00	75.00	0.00
2130	BAO Contribution	640.00	640.00	0.00
2131	Clinic (1917) Contrib.	640.00	640.00	0.00
2132	Info. Phone Line Contrib.	175.00	200.00	25.00
2133	Global Outreach	150.00	150.00	0.00
2134	Other Contrib.	125.00	75.00	-50.00
2140	Social & Hospitality	803.82	800.00	-3.82
2141	Deacon's Fund	127.56	320.00	192.44
2142	Memorials	0.00	400.00	400.00
2150	Sunday School	159.04	160.00	0.96
2151	Bible Study Material	0.00	80.00	80.00

(3)

Covenant MCC
REGULAR Fund-Actual vs Budgeted- YTD

		01/01/95-08/31/95 ACTUAL	01/01/95-08/31/95 BUDGET	DOLLAR VARIANCE
2152	Study Courses	10.00	80.00	70.00
2153	Inquirer's Class	112.87	160.00	47.13
2154	Youth Ministries	78.95	320.00	241.05
2155	Children's Ministry	0.00	160.00	160.00
2156	Library	57.90	60.00	2.10
2160	Building Fund Contrib.	800.00	800.00	0.00
2162	CAF Contrib. to Savings	640.00	640.00	0.00
2163	Dist.Conf.Fund Contrib.	1200.00	1200.00	0.00
2164	Gen.Conf.Fund Contrib.	200.00	200.00	0.00
2165	Scholarship Fund Contrib.	75.00	75.00	0.00
2166	Copier Svc. Contract	1291.40	880.00	-411.40
2167	Capital Proj.Fund Contrib	800.00	800.00	0.00
2168	Anniv. Fund Contrib.	300.00	300.00	0.00
2170	Pension Contrib.	501.75	830.00	328.25
2171	UFMCC Tithe	4926.00	5192.00	266.00
2172	GLAD Tithe	2462.99	2592.00	129.01
2180	Admin. Assist. Staff	600.00	960.00	360.00
2181	Chamberlain	875.00	864.00	-11.00
2190	Pastor Comp.	7440.00	7440.00	0.00
2192	Pastor Housing	6400.00	6400.00	0.00
2193	Pastor Travel	600.00	600.00	0.00
2194	Pastor Insurance	880.00	880.00	0.00
2195	Pastor Conf.Fnd.Contrib.	600.00	600.00	0.00
2196	Pastor Retirement	1040.00	1040.00	0.00
	Total Budgeted Expense	45986.43	50493.00	4506.57
	Unbudgeted Expense			
2161	Reserve Fund Contribution	0.00	0.00	0.00
5021	Love Gifts Collected	12.50	0.00	-12.50
5041	Value of Gifts in Kind	113.96	0.00	-113.96
5052	Event Fees Collected	190.00	0.00	-190.00
5500	Miscellaneous-Unbudgeted	0.00	0.00	0.00
	Total Unbudgeted Expense	316.46	0.00	-316.46
	Total Expense	46302.89	50493.00	4190.11
	TOTAL EXPENSE	$ 46302.89	$ 50493.00	$ 4190.11
	NET INCOME (LOSS)	$ 3361.95	$ -30.00	$ 3391.95

B

Covenant MCC
Balance Sheet-Total All Funds- AUG
August 31, 1995

ASSETS

	Checking		
50	Checking	$	9588.23
8050	Checking-Tuscaloosa		1828.62
	Total Checking		11416.85
	Savings		
2002	Agape House Savings		2624.34
1802	Anniv.Savings		202.55
1002	Building Fund Savings		3990.40
1202	CAF Savings		191.27
1702	Capital Savings		1395.47
1602	Copier Svc. Savings		0.00
1302	Dist.Conf.Savings		1345.17
1402	Gen.Conf.Savings		-50.10
1902	Piano Fund Savings		548.01
1102	Reserve Savings		800.25
1152	Retirement Savings		245.00
1502	Scholarship Savings		609.80
	Total Savings		11902.16
	Other investments		
1009	Certif.of Deposit-Bldg.		37000.00
1109	Certif.of Deposit-Resv.		6000.00
	Total Other investments		43000.00
	Other assets		
597	Advances		0.00
9598	Post Office Deposit		75.00
	Total Other assets		75.00
	TOTAL ASSETS	$	66394.01

LIABILITIES

	Other liabilities		
5051	Event Escrow	$	0.00
5022	Love Offering Escrow		0.00
8999	T'loosa Parish Escrow		0.00
5030	W'holding to Transfer		0.00
5010	Youth Offering Escrow		-2.00
	Total Other liabilities		-2.00
	TOTAL LIABILITIES	$	-2.00

Covenant MCC
Balance Sheet-Total All Funds- AUG
August 31, 1995

EQUITY

	Fund balance		
2001	Agape Fund	$	2624.34
1801	Anniversary Fund		202.55
1001	Building Fund		40990.40
1701	Capital Projects Fund		1395.47
1201	Community Assist. Fund		191.27
1601	Copier Fund		0.00
598	Deposits		75.00
1301	District Conf. Fund		1345.17
1401	Gen. Conf. Fund		-50.10
1901	Piano Fund		548.01
1101	Reserve Fund		6800.25
1151	Retirement Fund		245.00
1501	Scholarship Fund		609.80
	Total Fund balance		54977.16
	Net	$	11418.85
	TOTAL EQUITIES	$	66396.01
	TOTAL LIABILITIES & EQUITY	$	66394.01

AGAPE HOUSE SAVINGS - 2002 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		2336.34	
08/07/95	Deposit	16		MemPlus Deposit		$	55.00	N
	Inc Incr	[16]	Agape House Income (NT)	M+: Agape House Income (N				
08/13/95	Deposit	17		MemPlus Deposit		$	20.00	N
	Inc Incr	[17]	Agape House Income (NT)	M+: Agape House Income (N				
08/21/95	Deposit	18		MemPlus Deposit		$	110.00	N
	Inc Incr	[18]	Agape House Income (NT)	M+: Agape House Income (N				
08/21/95	Deposit	19		MemPlus Deposit		$	3.00	N
	Inc Incr	[19]	Agape House Income (NT)	M+: Agape House Income (N				
08/27/95	Deposit	20		MemPlus Deposit		$	100.00	N
	Inc Incr	[20]	Agape House Income (NT)	M+: Agape House Income (N				
					ENDING BALANCE = $		2624.34	
					Total Deposit : $		288.00	

(10)

BUILDING FUND SAVINGS - 1002 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		1769.90	
08/06/95	Deposit	149		MemPlus Deposit		$	161.00	N
	Inc Incr	[130]	Pledges - Building (NT)	M+: Pledges - Building (N				
08/07/95	Deposit	150		MemPlus Deposit		$	25.00	N
	Inc Incr	[131]	Pledges - Building (NT)	M+: Pledges - Building (N				
08/13/95	Deposit	151		MemPlus Deposit		$	1150.00	N
	Inc Incr	[132]	Pledges - Building (NT)	M+: Pledges - Building (N				
08/13/95	Deposit	152		MemPlus Deposit		$	125.00	N
	Inc Incr	[133]	Pledges - Building (NT)	M+: Pledges - Building (N				
08/21/95	Deposit	153		MemPlus Deposit		$	219.00	N
	Inc Incr	[134]	Pledges - Building (NT)	M+: Pledges - Building (N				
08/21/95	Deposit	154		MemPlus Deposit		$	122.50	N
	Inc Incr	[135]	Pledges - Building (NT)	M+: Pledges - Building (N				
08/27/95	Deposit	156		MemPlus Deposit		$	225.00	N
	Inc Incr	[137]	Pledges - Building (NT)	M+: Pledges - Building (N				
08/28/95	Deposit	155		MemPlus Deposit		$	8.00	N
	Inc Incr	[136]	Pledges - Building (NT)	M+: Pledges - Building (N				
08/29/95	Deposit	157		xfr fm checking		$	100.00	N
	Inc Incr	[18]	Xfr.Fm.Chking to Bldg.	xfr check 2351				
08/29/95	Deposit	158		w/h xfr		$	85.00	N
	Inc Incr	[138]	Pledges - Building (NT)	xfr check 2352				
					ENDING BALANCE = $		3990.40	
					Total Deposit : $		2220.50	

(8)

ANNIV.SAVINGS - 1802 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		202.55	
					ENDING BALANCE = $		202.55	

CAF SAVINGS - 1202 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		334.77	
08/27/95	Deposit	50		MemPlus Deposit		$	19.50	N
	Inc Incr	[29]	CAF Contributions (NT)	M+: CAF Contributions (NT				
08/29/95	Withdraw	11		reimburse checking		$	-243.00	N
	Exp Incr	[11]	Xfr.Fm.CAF to Chk.	to cover caf disb				
08/29/95	Deposit	51		xfr fm checking		$	80.00	N
	Inc Incr	[20]	Xfr.Fm.Chking to CAF	xfr 2351				
					ENDING BALANCE = $		191.27	
					Total Deposit : $		99.50	
					Total Withdrawal : $		-243.00	

(13)

CAPITAL SAVINGS - 1702 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		1295.47	
08/29/95	Deposit	17		xfr fm checking		$	100.00	N
	Inc Incr	[16]	Xfr.Fm.Chking to Cap.	chk #2351				
					ENDING BALANCE = $		1395.47	
					Total Deposit : $		100.00	

DIST.CONF.SAVINGS - 1302 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		1120.17	
08/29/95	Deposit	28		xfr fm checking		$	75.00	N
	Inc Incr	[29]	Xfr.Fm.Chking To D.Conf.	xfr chk #2351				
08/29/95	Deposit	29		xfr fm checking		$	150.00	N
	Inc Incr	[30]	Xfr.Fm.Chking To D.Conf.	xfr chk #2351				
					ENDING BALANCE = $		1345.17	
					Total Deposit : $		225.00	

D

GEN.CONF.SAVINGS - 1402 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		-100.10	
08/29/95	Deposit	17		xfr fm checking		$ 50.00		N
	Inc Incr	[16]	Xfr.Fm.Chking to G.Conf.	xfr 2358				
					ENDING BALANCE = $		-50.10	
					Total Deposit : $		50.00	

PIANO FUND SAVINGS - 1902 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		548.01	
					ENDING BALANCE = $		548.01	

RESERVE SAVINGS - 1102 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		800.25	
					ENDING BALANCE = $		800.25	

RETIREMENT SAVINGS - 1152 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		0.00	
08/29/95	Deposit	1		xfr fm checking		$ 245.00		N
	Inc Incr	[1]	Xfr.Fm.Chking to Retire.	leftovers + 1 month2363				
					ENDING BALANCE = $		245.00	
					Total Deposit : $		245.00	

SCHOLARSHIP SAVINGS - 1502 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		609.80	
					ENDING BALANCE = $		609.80	

analysis
For Selected Accounts and All Transaction Types
August 1, 1995 through August 31, 1995

YOUTH MINISTRIES - 2154 : EXPENSE

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		0.00	
08/06/95	Exp Incr	1		Marge Ragona		SPLIT/DETAIL $	78.95	N
					ENDING BALANCE = $		78.95	
					Total Increase in Expense : $		78.95	

YOUTH OFFERING ESCROW - 5010 : OTHER LIABILITIES

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		141.05	
08/06/95	Amt Decr	13		Eddie Merrell		$	-22.00	N
	Check	[2318]	Checking	gas for youth trip van				
08/06/95	Amt Decr	14		Marge Ragona		SPLIT/DETAIL $	-35.05	N
08/13/95	Amt Decr	12		Eddie Merrell		$	-86.00	N
	Check	[2324]	Checking	van for youth trip				
					ENDING BALANCE = $		-2.00	
					Total Decrease amt. owed : $		-143.05	

Covenant MCC
TUSCALOOSA Fund-Actual vs Budgeted- AUG

		08/01/95-08/31/95 ACTUAL	08/01/95-08/31/95 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income			
	Tuscaloosa Income			
8001	Tuscaloosa Income (T)	$ 464.25	$ 594.00	$ -129.75
	Total Tuscaloosa Income	464.25	594.00	-129.75
	Tuscaloosa Non-Tithe Income			
8002	To Tusc. FM B'ham	0.00	0.00	0.00
	Total Tuscaloosa Non-Tithe Income	0.00	0.00	0.00
	Total Income	464.25	594.00	-129.75
	TOTAL INCOME (16)	$ 464.25	$ 594.00	$ -129.75
	EXPENSE			
	Expense			
	Tuscaloosa Expenses			
8075	Tusc. Phone	$ 25.54	$ 26.00	$ 0.46
8076	Tusc. Rent	220.00	239.00	19.00
8077	Tusc. Leader Travel	60.00	65.00	5.00
8078	Tusc. Tithes	69.64	85.00	15.36
8079	Tusc. Supplies	0.00	0.00	0.00
8080	Tusc. Promotion	36.00	36.00	0.00
	Total Tuscaloosa Expenses	411.18	451.00	39.82
	Total Expense	411.18	451.00	39.82
	TOTAL EXPENSE (17)	$ 411.18	$ 451.00	$ 39.82
	NET INCOME (LOSS)	$ 53.07	$ 143.00	$ -89.93

Covenant MCC
TUSCALOOSA Fund-Actual vs Budgeted- YTD

		01/01/95-08/31/95 ACTUAL	01/01/95-08/31/95 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income			
	Tuscaloosa Income			
8001	Tuscaloosa Income (T)	$ 6718.19	$ 5228.00	$ 1490.19
	Total Tuscaloosa Income	6718.19	5228.00	1490.19
	Tuscaloosa Non-Tithe Income			
8002	To Tusc. FM B'ham	75.00	0.00	75.00
	Total Tuscaloosa Non-Tithe Income	75.00	0.00	75.00
	Total Income	6793.19	5228.00	1565.19
	TOTAL INCOME	$ 6793.19	$ 5228.00	$ 1565.19
	EXPENSE			
	Expense			
	Tuscaloosa Expenses			
8075	Tusc. Phone	$ 236.12	$ 172.00	$ -64.12
8076	Tusc. Rent	2210.00	2388.00	178.00
8077	Tusc. Leader Travel	1455.00	1521.00	66.00
8078	Tusc. Tithes	1007.89	680.00	-327.89
8079	Tusc. Supplies	198.36	0.00	-198.36
8080	Tusc. Promotion	319.55	288.00	-31.55
	Total Tuscaloosa Expenses	5426.92	5049.00	-377.92
	Total Expense	5426.92	5049.00	-377.92
	TOTAL EXPENSE	$ 5426.92	$ 5049.00	$ -377.92
	NET INCOME (LOSS)	$ 1366.27	$ 179.00	$ 1187.27

F

Covenant Metropolitan Community Church

Minutes
Congregational Meeting August 20, 1995

Moderator: Rev. Marge Ragona
Vice-Moderator: Mark Moore
Treasurer: Allan Frances
Clerk: William Berry
At-Large Member: Carol Cowley
At-Large Member: Emmett Wright

The Meeting was called to order by Rev. Marge and opened with prayer.

The roll was called and 52 members (42%) were present.

The purpose of the meeting was to decide whether to pursue the purchase of our present worship facility.
Motion-William, 2nd Emmett
A discussion of the pros and cons followed.
After the members were given an opportunity to speak, the question was called by Eddie M. And seconded by Philip B.
Action: 42 Yes, 7 No, and 1 abstention.

A straw poll was to be taken to see how much would be contributed to the building fund.
Motion-Steve P., 2nd Missy R.
Action: The people present said $27,887 would be contributed to the building fund by November 1st.

The meeting was adjourned and closed with prayer.
Motion: Carol, 2nd Gary H.

Respectfully submitted,

WB

William Berry
WB/ew

Covenant MCC
REGULAR Fund-Actual vs Budgeted - prelim

		06/01/95-06/30/95 ACTUAL	06/01/95-06/30/95 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income			
	Income - Tithable			
3001	Pledges - General (T)	$ 4129.31	$ 5675.00	$ -1545.69
3002	Plate & Envelopes (T)	1478.87	811.00	667.87
3003	Other Income (T)	0.00	0.00	0.00
	Total Income - Tithable	5608.18	6486.00	-877.82
	Non-Tithe Income			
5020	Love Offerings (NT)	0.00	0.00	0.00
5040	Gifts in Kind	113.96	0.00	113.96
5050	Sales (NT)	32.32	0.00	32.32
	Total Non-Tithe Income	146.28	0.00	146.28
	Total Income	5754.46	6486.00	-731.54
	TOTAL INCOME	$ 5754.46	$ 6486.00	$ -731.54
	EXPENSE			
	Expense			
	Budgeted Expense			
2100	Rent	$ 67.00	$ 67.00	$ 0.00
2102	Worship Supplies	119.83	50.00	-69.83
2103	Music Ministry	63.00	200.00	137.00
2110	Maintenance	171.32	125.00	-46.32
2111	Utilities	752.95	700.00	-52.95
2112	Telephone	53.92	78.00	24.08
2113	Admin/Office Supplies	54.00	35.00	-19.00
2114	Postage	0.00	25.00	25.00
2115	Insurance	0.00	50.00	50.00
2116	Bank Charges	0.00	5.00	5.00
2120	Evangelism Exp.	126.66	125.00	-1.66
2121	Advertisments	36.00	150.00	114.00
2122	Newsletter	115.97	100.00	-15.97
2123	Special Programs	40.00	25.00	-15.00
2124	Parish Extension	0.00	25.00	25.00
2130	BAO Contribution	80.00	80.00	0.00
2131	Clinic (1917) Contrib.	80.00	80.00	0.00
2132	Info. Phone Line Contrib.	25.00	25.00	0.00
2133	Global Outreach	0.00	50.00	50.00
2134	Other Contrib.	75.00	25.00	-50.00
2140	Social & Hospitality	125.59	100.00	-25.59
2141	Deacon's Fund	0.00	40.00	40.00
2142	Memorials	0.00	50.00	50.00
2150	Sunday School	0.00	20.00	20.00
2151	Bible Study Material	0.00	10.00	10.00

Covenant MCC
REGULAR Fund-Actual vs Budgeted - prelim

		06/01/95-06/30/95 ACTUAL	06/01/95-06/30/95 BUDGET	DOLLAR VARIANCE
2152	Study Courses	0.00	10.00	10.00
2153	Inquirer's Class	29.85	20.00	-9.85
2154	Youth Ministries	0.00	40.00	40.00
2155	Children's Ministry	0.00	20.00	20.00
2156	Library	0.00	20.00	20.00
2160	Building Fund Contrib.	100.00	100.00	0.00
2162	CAF Contrib. to Savings	80.00	80.00	0.00
2163	Dist.Conf.Fund Contrib.	150.00	150.00	0.00
2164	Gen.Conf.Fund Contrib.	0.00	50.00	50.00
2165	Scholarship Fund Contrib.	0.00	25.00	25.00
2166	Copier Svc. Contract	181.50	110.00	-71.50
2167	Capital Proj.Fund Contrib	100.00	100.00	0.00
2168	Anniv. Fund Contrib.	0.00	100.00	100.00
2170	Pension Contrib.	0.00	100.00	100.00
2171	UFMCC Tithe	560.82	649.00	88.18
2172	GLAD Tithe	280.41	324.00	43.59
2180	Admin. Assist. Staff	0.00	120.00	120.00
2181	Chamberlain	100.00	108.00	8.00
2190	Pastor Comp.	930.00	930.00	0.00
2192	Pastor Housing	800.00	800.00	0.00
2193	Pastor Travel	75.00	75.00	0.00
2194	Pastor Insurance	110.00	110.00	0.00
2195	Pastor Conf.Fnd.Contrib.	75.00	75.00	0.00
2196	Pastor Retirement	120.00	130.00	10.00
	Total Budgeted Expense	5678.82	6486.00	807.18
	Unbudgeted Expense			
2161	Reserve Fund Contribution	0.00	0.00	0.00
5021	Love Gifts Collected	0.00	0.00	0.00
5041	Value of Gifts in Kind	113.96	0.00	-113.96
5052	Event Fees Collected	0.00	0.00	0.00
5500	Miscellaneous-Unbudgeted	0.00	0.00	0.00
	Total Unbudgeted Expense	113.96	0.00	-113.96
	Total Expense	5792.78	6486.00	693.22
	TOTAL EXPENSE	$ 5792.78	$ 6486.00	$ 693.22
	NET INCOME (LOSS)	$ -38.32	$ 0.00	$ -38.32

Covenant MCC
REGULAR Fund-Actual vs Budgeted - prelim YTD

		01/01/95-06/30/95 ACTUAL	01/01/95-06/30/95 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income			
	Income - Tithable			
3001	Pledges - General (T)	$ 28977.01	$ 34050.00	$ -5072.99
3002	Plate & Envelopes (T)	9202.63	4866.00	4336.63
3003	Other Income (T)	0.00	0.00	0.00
	Total Income - Tithable	38179.64	38916.00	-736.36
	Non-Tithe Income			
5020	Love Offerings (NT)	12.50	0.00	12.50
5040	Gifts in Kind	113.96	0.00	113.96
5050	Sales (NT)	260.42	0.00	260.42
	Total Non-Tithe Income	386.88	0.00	386.88
	Total Income	38566.52	38916.00	-349.48
	TOTAL INCOME	$ 38566.52	$ 38916.00	$ -349.48
	EXPENSE			
	Expense			
	Budgeted Expense			
2100	Rent	$ 402.00	$ 402.00	$ 0.00
2102	Worship Supplies	456.26	300.00	-156.26
2103	Music Ministry	827.51	1200.00	372.49
2110	Maintenance	237.79	750.00	512.21
2111	Utilities	3729.30	4200.00	470.70
2112	Telephone	334.23	468.00	133.77
2113	Admin/Office Supplies	365.11	210.00	-155.11
2114	Postage	147.24	150.00	2.76
2115	Insurance	550.00	300.00	-250.00
2116	Bank Charges	69.77	30.00	-39.77
2120	Evangelism Exp.	569.04	750.00	180.96
2121	Advertisments	325.00	900.00	575.00
2122	Newsletter	619.11	600.00	-19.11
2123	Special Programs	149.01	150.00	0.99
2124	Parish Extension	75.00	150.00	75.00
2130	BAO Contribution	480.00	480.00	0.00
2131	Clinic (1917) Contrib.	480.00	480.00	0.00
2132	Info. Phone Line Contrib.	150.00	150.00	0.00
2133	Global Outreach	150.00	300.00	150.00
2134	Other Contrib.	125.00	150.00	25.00
2140	Social & Hospitality	759.89	600.00	-159.89
2141	Deacon's Fund	63.56	240.00	176.44
2142	Memorials	0.00	300.00	300.00
2150	Sunday School	159.04	120.00	-39.04
2151	Bible Study Material	0.00	60.00	60.00

Covenant MCC
REGULAR Fund-Actual vs Budgeted - prelim YTD

		01/01/95-06/30/95 ACTUAL	01/01/95-06/30/95 BUDGET	DOLLAR VARIANCE
2152	Study Courses	10.00	60.00	50.00
2153	Inquirer's Class	112.87	120.00	7.13
2154	Youth Ministries	0.00	240.00	240.00
2155	Children's Ministry	0.00	120.00	120.00
2156	Library	57.90	120.00	62.10
2160	Building Fund Contrib.	600.00	600.00	0.00
2162	CAF Contrib. to Savings	480.00	480.00	0.00
2163	Dist.Conf.Fund Contrib.	900.00	900.00	0.00
2164	Gen.Conf.Fund Contrib.	150.00	300.00	150.00
2165	Scholarship Fund Contrib.	75.00	150.00	75.00
2166	Copier Svc. Contract	911.00	660.00	-251.00
2167	Capital Proj.Fund Contrib	600.00	600.00	0.00
2168	Anniv. Fund Contrib.	300.00	600.00	300.00
2170	Pension Contrib.	242.25	600.00	357.75
2171	UFMCC Tithe	3817.97	3894.00	76.03
2172	GLAD Tithe	1908.98	1944.00	35.02
2180	Admin. Assist. Staff	600.00	720.00	120.00
2181	Chamberlain	650.00	648.00	-2.00
2190	Pastor Comp.	5580.00	5580.00	0.00
2192	Pastor Housing	4800.00	4800.00	0.00
2193	Pastor Travel	450.00	450.00	0.00
2194	Pastor Insurance	660.00	660.00	0.00
2195	Pastor Conf.Fnd.Contrib.	450.00	450.00	0.00
2196	Pastor Retirement	675.00	780.00	105.00
	Total Budgeted Expense	35254.83	38916.00	3661.17
	Unbudgeted Expense			
2161	Reserve Fund Contribution	0.00	0.00	0.00
5021	Love Gifts Collected	12.50	0.00	-12.50
5041	Value of Gifts in Kind	113.96	0.00	-113.96
5052	Event Fees Collected	190.00	0.00	-190.00
5500	Miscellaneous-Unbudgeted	0.00	0.00	0.00
	Total Unbudgeted Expense	316.46	0.00	-316.46
	Total Expense	35571.29	38916.00	3344.71
	TOTAL EXPENSE	$ 35571.29	$ 38916.00	$ 3344.71
	NET INCOME (LOSS)	$ 2995.23	$ 0.00	$ 2995.23

Covenant MCC
Balance Sheet - Total All Funds - prelin JUN
June 30, 1995

ASSETS

	Checking	
50	Checking	$ 9243.56
8050	Checking-Tuscaloosa	1450.80
	Total Checking	10694.36
	Savings	
2002	Agape House Savings	2078.00
1802	Anniv.Savings	201.21
1002	Building Fund Savings	2123.79
1202	CAF Savings	469.65
1702	Capital Savings	1088.10
1602	Copier Svc. Savings	0.00
1302	Dist.Conf.Savings	664.81
1402	Gen.Conf.Savings	1478.05
1902	Piano Fund Savings	544.66
1102	Reserve Savings	794.89
1502	Scholarship Savings	605.75
	Total Savings	10048.91
	Other investments	
1009	Certif.of Deposit-Bldg.	37000.00
1109	Certif.of Deposit-Resv.	6000.00
	Total Other investments	43000.00
	Other assets	
597	Advances	0.00
9598	Post Office Deposit	75.00
	Total Other assets	75.00
	TOTAL ASSETS	$ 63818.27

LIABILITIES

	Other liabilities	
5051	Event Escrow	$ 0.00
5022	Love Offering Escrow	0.00
8999	T'loosa Parish Escrow	0.00
5030	W'holding to Transfer	0.00
5010	Youth Offering Escrow	107.05
	Total Other liabilities	107.05
	TOTAL LIABILITIES	$ 107.05

Covenant MCC
Balance Sheet - Total All Funds - prelin JUN
June 30, 1995

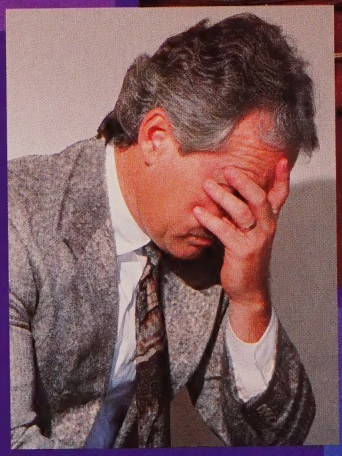
EQUITY

	Fund balance	
2001	Agape Fund	$ 2078.00
1801	Anniversary Fund	201.21
1001	Building Fund	39123.79
1701	Capital Projects Fund	1088.10
1201	Community Assist. Fund	469.65
1601	Copier Fund	0.00
598	Deposits	75.00
1301	District Conf. Fund	664.81
1401	Gen. Conf. Fund	1478.05
1901	Piano Fund	544.66
1101	Reserve Fund	6794.89
1501	Scholarship Fund	605.75
	Total Fund balance	53123.91
	Net	$ 10587.31
	TOTAL EQUITIES	$ 63711.22
	TOTAL LIABILITIES & EQUITY	$ 63818.27

Hurry!
Limited Seating Available

WHAT IS THE IRS DOING TO THE CLERGY and Their Churches TODAY!

CONFIDENTIAL
LOOK INSIDE
SEMINAR



Will You Be Prepared For The Forthcoming IRS Tragedy?

At The CMTC Conference

YOU WILL LEARN

- ☑ New IRS status on Ministers.
- ☑ How the IRS taxlink system will affect your church.
- ☑ How to maximize your housing allowance.
- ☑ How to maximize your pastor's salary.
- ☑ How you can receive nontaxable love offerings.
- ☑ How to avoid penalties on your church.
- ☑ New Law on charitable receipting.
- ☑ Who should count the offerings.
- ☑ Who signs checks.
- ☑ How to save $3,000 a year in taxes.
- ☑ How to secure a church credit card.
- ☑ How to handle your automobile expenses.
- ☑ How to handle your travel, meals, lodging, books, tapes and conference expenses.
- ☑ How your S.S. will be subject to tax.
- ☑ How to receive your tax-exempt status 501(c)(3) and protect your church.
- ☑ Donor's canceled checks are not proof of donations.
- ☑ New Laws on church auxiliary accounts.
- ☑ How to handle benevolence and needy families, tax free.
- ☑ How to eliminate church paperwork.
- ☑ If your church books are wrong then your minister's tax return will be wrong.
- ☑ How to use the envelope system *and more!*

The IRS
Armed and DANGEROUS
Churches Tax-Exempt Status Threatened

An act was introduced in Congress that could impose new taxes on tax-exempt organizations, including churches. The "Exempt Organization Reform Act of 1993" is the first of possibly several forthcoming legislative proposals to limit the tax-exempt status of certain organizations. The enactment of these "intermediate tax sanctions" will require much greater attention to tax planning by churches in their business affairs.

Ministers' tax deferred retirement plans may face an IRS crackdown. Nonprofits participating in the 403(b) retirement plans should beware that the IRS is planning to cite participants for excessive contributions and tax deductions even though this complex plan is unclear on limits of contributions. You may owe thousands of dollars to the IRS!

States Attempt To Tax Nonprofits.

States are now looking for new ways to assess lawful payments from some nonprofits. Pennsylvania wants to extract payment from nonprofits to help pay for municipal services. New York and Kansas have bills to regulate solicitation by charities. Alabama wants charities to register, paying registration fees. Other states are restricting fundraising methods and require disclosures. Tax-exempt status is slowly being eroded.

The White House is also proposing sanctions to help the IRS police the nation's nonprofit organizations. These proposals have received support from key lawmakers. Highlights of these plans include an excise tax on nonprofits with "unreasonable compensations" and "non-fair market value transfers."

Ministers are included in the new IRS audit selection program which divides taxpayers into industry specific segments. As one of the 31 market segments, ministers will be audited by IRS agents trained specifically to keep ministers in tax compliance.

If your church is getting royalties from books published or services offered – ***beware***. The AARP recently paid $135 million dollars to the IRS on royalty payments it received, even though, it is a tax-exempt organization.

PASTORS – WE ARE ON YOUR SIDE!

CMTC is recognized as the nation's leader on tax-exempt organizations and churches. We stand ready to help you defend yourself. *We are with you from start to finish. We won't hedge on representing you. We are on your side. We give our personal guarantee that if you learn what we know, your church will grow and your books will be squeaky clean!*

Deborah Key
Executive Director

We Can Help You Comply With The Law

WHO SHOULD ATTEND?

Pastors • Associate Pastors • Church Treasurers • Trustees
Administrators • Elders • Bookkeepers • Attorneys
Deacons • Financial Secretaries • Investment Advisers
CPAs • Financial Planners • Consultants
Christians Concerned About The Lord's Business

Is The IRS An Agency Out Of Control?

Church Management & Tax Conference

is recognized as the nation's leader on tax-exempt organizations and churches!

Imagine the benefits of clearly understanding your personal, as well as organizational taxes.

If your church accountant does most of his work for secular individuals or businesses, does he really have the time or resources to keep abreast of separate laws on the ministry?

The IRS audits 20,000 exempt organizations annually, and the number is increasing. Also, any member, board member or employee of your church can file a complaint against you with the IRS. Real or unfounded, this complaint could initiate a full-scale audit of your ministry.*

Member churches of large denominations are not exempt from costly IRS audits.

Use the Church Management and Tax Conference now to ensure that you are in compliance with the law.

**John M. Montgomery, Before the Crisis, p.39 Vision House Publishers @1982.*

Discover the "Secret of Inevitable Compliance" for Your Church

This Could Be The Last Conference You Will Ever Need!

Could you and your Church withstand an IRS audit? could you survive a Federal Grand Jury investigation? Do you have the funds to fight such a case? The IRS certainly has more time and money than you do. You can join thousands of your colleagues across the country that can rest easy about their taxes because they applied the truths presented to them at the Church Management and Tax Conference.

CMTC is so concerned for the clergy, their professional team is coming with all the confidential information you need.

For Those Who Cannot Attend the Conference

Although there is NO substitute for attending the seminar, many individuals have benefited by using the CMTC home/church study kit. This kit includes two video tapes, a special easy to follow workbook, compliance audit booklet, and the "Handbook of Christian Financial Giving." This specially designed package will only be sold to individuals who cannot attend. Send $135.00 today and we will rush your clergy package to you. Price includes shipping, handling, and insurance. Make checks payable to CMTC or call today for a credit card order. We accept VISA, MC, and AMEX.

Phone Today!
1-800-345-9117

"Michael and his crew have been a tremendous blessing to our ministry. They have made sure that we conform to IRS standards in our ministry and that we are above reproach. He has shown me time and time again that he has a genuine love for pastors and ministers."

Rev. Al & Cindi Horta
End Time Ministries

Don't Let This Happen To You
A True Case

IRS Takes Church's Tax-Exempt Status!

Church is Ordered to Sell Assets To Pay Penalties!

Recently, a church lost its tax-exempt status when its officials simply could not answer IRS questions on its financial affairs.

Does your church have the answers?

The IRS has adopted new procedures for auditing the books and records of a church.

(Code Section 7611:Internal Revenue Manual, Audit 4293.4)

CHURCHES
Are Not Automatically Exempt – You Must File!

Tax-exempt status is not a constitutional right. It is an act of "legislative grace," and the IRS has the responsibility to police this powerful status.

The IRS is granted by Congress the power to enforce the law. In order to identify and take action against individuals using the tax-exempt status unlawfully, the IRS has limited rights to examine any church's books.

Legal requirements of a tax-exempt organization are far greater than for other organizations.

Every pastor in America should take a closer look at the laws affecting his church.

Criminal Penalties

CRIMINAL TAX EVASION

The elements of the crime are willfulness, an attempt to evade tax and additional tax due. *(Code Sec. 7201)*

CRIMINAL PENALTY FOR FALSE OR FRAUDULENT TAX ADVICE

Any person who willfully aids or assists in, procures, counsels or advises the procreation or presentation of materially false or fraudulent return, affidavit, claim or other document, is guilty of a felony. *(Code Sec. 7206(2)*

OTHER CRIMINAL PENALTIES

Other criminal penalties (fines and/or imprisonment) are imposed for:

- willful failure to file a return; *(Code Sec. 7203)*
- willful filing of a false or fraudulent return; *(Code Sec. 7207)*
- willful failure to pay a tax; *(Code Sec. 7203)*
- willful failure to collect or pay over a tax (where under a duty to do so); *(Code Sec. 7202)*
- willful failure to furnish a W-2 to employees in the manner, at the time or with the information required, or willful filing of a false or fraudulent W-2; *(Code Sec. 7204)*
- willful failure to keep proper records; *(Code Sec. 7203)*
- willful failure to supply tax information; *(Code Sec. 7203)*
- failure to obey a summons; *(Code Sec. 7210)*
- improper disclosure or use of tax return information by a tax return preparer; *(Code Sec. 7216)*
- various other offenses relating to returns, statement stamp taxes, etc.

REGISTER

1 PHONE
(800) 345-9117
Office Hours: Mon.-Sat.
9:00 a.m. to 5:00 p.m. EST

2 MAIL
Registration Form To:
Church Management
& Tax Conference
Osborne Office Center, Suite 500
Chattanooga, TN 37411-4009

3 FAX
(615) 855-4243
Our Fax Line is Open 24 Hours,
7 Days a Week To Receive Your Form!

NASBA National Registry of CPE SPONSORS

Registered with the National Association of State Boards of Accountancy as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses. Complaints regarding sponsors may be addressed to NASBA, 380 Lexington Ave., New York, NY 10168-0002, (212) 490-3868.

Seminar Locations

Memphis, TN
Thursday • August 17, 1995
Radisson Hotel Memphis
185 Union Ave.
240W, Right on Union
901-528-1800

Nashville, TN
Friday • August 18, 1995
Nashville Airport Marriott
600 Marriott Dr.
I-40 at Briley Parkway
615-889-9300

Huntsville, AL
Wednesday • August 23, 1995
Huntsville Marriott
Five Tranquility Base
Exit 15 Off I-565
205-830-2222

Chattanooga, TN
Thursday • August 24, 1995
Chattanooga Marriott
2 Carter Place
Off I-27, Adjacent to Trade Center
615-756-0002

Knoxville, TN
Friday • August 25, 1995
Holiday Inn Cedar Bluff
304 Cedar Bluff Rd.
Exit 378, Off I-75 & I-40
615-693-1011

Enrollment is limited so waste no time in choosing the date and place of the seminar you wish to attend.

Reservations are a MUST! • Send in your registration form or call today!

Church Management & Tax Conference Enrollment Form

Please Check Conference Location:

- ☐ **Memphis, TN** - Thurs., Aug. 17, 1995
- ☐ **Nashville, TN** - Fri., Aug. 18, 1995
- ☐ **Huntsville, AL** - Wed., Aug. 23, 1995
- ☐ **Chattanooga, TN** - Thurs., Aug. 24, 1995
- ☐ **Knoxville, TN** - Fri., Aug. 25, 1995

PRIORITY CODE: 1948 Date_____ No. Seats Reserved _____ No. of Workbooks Needed*_____

Name _____ Position _____

Name _____ Position _____

Name _____ Position _____

Church _____

Address _____ City _____ State _____ Zip _____

Home Phone(_____) _____ Church Phone (_____) _____

Credit Card Information: ❑ Visa ❑ MC ❑ Discover ❑ AMEX Card No. _____

Expiration Date _____ Cardholder's Signature _____

Enclosed Is My Check For $_____ (Make Checks Payable To CMTC)

*For description and cost of workbooks see back page.

Please Mail Enrollment Form To:
Church Management & Tax Conference, Osborne Office Center, Suite 500, Chattanooga, TN 37411-4009

Confirmations will not be mailed. Retain your conference brochure for date, place and time of meeting.

CONFIDENTIAL
$99
CONFERENCE

SPECIAL EARLY REGISTRATION FEE

TO QUALIFY for these special rates, we must receive your prepaid reservation no later than 10 days before the conference. Price for registrations after the deadline is $159 per person. Space is limited, so hurry!
GROUP DISCOUNTS: There is a $10.00 per person discount available to 3 or more from the same church. CMTC has found that at least 3 members should attend so that all of the information disseminated can be better retained.
CONFERENCE TIME: 9:00 a.m. until 4:10 p.m. Doors open at 8:30 a.m.

You Will Receive:

- Compliance Audit Book (One Per Church)
- Morning and Afternoon Sessions
- Six Continuing Education Credits (States May Vary)
- Refreshments at Breaks
- A Wonderful Lunch
- Verification of Your Church IRS Status
- Open Forum for Questions & Answers

When registering, order the conference tax reference workbook (considered as the nation's standard). It offers hundreds of pages of valuable information. Workbook is priced separately at $35 each in order to offer affordable conference rates. We highly recommend that you purchase this reference manual.

The nation's most complete Church and Nonprofit Tax Library will be available for purchase. Bring a church check, credit card or personal check so you can take advantage of the 60% discount.

All CMTC material is copyrighted and reproduction is prohibited by law!
© CMTC, Inc. - Refunds will be made if written notice of cancellation is received (10) days prior to the conference. If you become unable to attend after full payment has been made and less than ten days before the event, you may send a substitute. If notified no later than 48 hours before the conference, your payment may be applied to a future event within six months. All refunds are subject to a 10% service fee. Failure to attend for any reason will result in the forfeiture of all fees paid. In the unlikely event of cancellation, registrants will be entitled to a full refund of all fees paid. CMTC maintains a no smoking policy and does not permit the use of cameras or electronic recording devices at any conference. Failure to comply with CMTC conference rules may result in disqualification and/or removal of registrant. The Church Management & Tax Conference is conducted solely to provide general information with regard to church management and administration, and is not intended to replace the services of competent legal and/or accounting professionals.

Church Management & Tax Conference
Osborne Office Center, Suite 500
Chattanooga, TN 37411- 4009

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BIRMINGHAM AL 35210-6473

DATED MATERIAL OPEN IMMEDIATELY!

If you receive a duplicate or cannot attend, please route this brochure to the person you feel could benefit most from this life changing conference.
You could be responsible for saving a church!

6/12/95
membership concerns

Zero attendance in 1995
- ~~Phil Tidwell (last attendance 5/94)~~
- ~~Barry Nash (last attendance 6/94)~~
- ~~Johnny Heath (last attendance 10/16/94)~~
- Michael Raines (last attendance 10/30/94)
- ~~Mark Fountain (last attendance 10/23/94)~~
- Donna Blethen (last attendance 12/11/94)

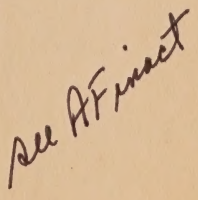
One attendance in 1994 & three in 1995
- Kim Harville (on 9/18/94, 3/5/95, 3/12/95, 3/26/95)
- Lisa Rhodes (on 9/18/94, 3/5/95, 3/12/95, 3/26/95)

Two attendances in 1994 & one in 1995
- Tim Mitchell (on 2/11/94 & 6/26/94 & 2/26/95)

Three attendances in 1994 and one in 1995
- Danny Gallups (on 2/11/94, 8/14/94 & 10/16/94 & 4/30/95)

Other concerns:
- Kim Little attended 7 times until mid-February and once on 10/30/94 and 3/19/95. Also no known address.
- Gerry Moates attended 8 times until mid-March 1994 and once on 7/17/94 and then 1/29/95, 4/13/95, 4/16/95
- Brenda Armstrong has attended only 8 times in 1994 then only 1/15/95, 2/19/95, 2/26/95
- Carol Bagwell has attended only 7 times in 1994 then 2/19/95, 2/26/95
- Robin Goolsby has been absent since end of June, 1994 then 1/15/95, 4/9/95

- Kim Little - no known address (required by the bylaws)
- Tamela Turner - no known address (required by the bylaws)
- Amanda Parsons - no known address (required by the bylaws)
- Jeff Woods - no known address (required by the bylaws)



Covenant MCC
Balance Sheet-Total All Funds- AUG
August 31, 1995

ASSETS

	Checking		
50	Checking	$	9588.23
8050	Checking-Tuscaloosa		1828.62
	Total Checking		11416.85
	Savings		
2002	Agape House Savings		2624.34
1802	Anniv.Savings		202.55
1002	Building Fund Savings		3990.40
1202	CAF Savings		191.27
1702	Capital Savings		1395.47
1602	Copier Svc. Savings		0.00
1302	Dist.Conf.Savings		1345.17
1402	Gen.Conf.Savings		-50.10
1902	Piano Fund Savings		548.01
1102	Reserve Savings		800.25
1152	Retirement Savings		245.00
1502	Scholarship Savings		609.80
	Total Savings		11902.16
	Other investments		
1009	Certif.of Deposit-Bldg.		37000.00
1109	Certif.of Deposit-Resv.		6000.00
	Total Other investments		43000.00
	Other assets		
597	Advances		0.00
9598	Post Office Deposit		75.00
	Total Other assets		75.00
	TOTAL ASSETS	$	66394.01

LIABILITIES

	Other liabilities		
5051	Event Escrow	$	0.00
5022	Love Offering Escrow		0.00
8999	T'loosa Parish Escrow		0.00
5030	W'holding to Transfer		0.00
5010	Youth Offering Escrow		-2.00
	Total Other liabilities		-2.00
	TOTAL LIABILITIES	$	-2.00

Covenant MCC
Balance Sheet-Total All Funds- AUG
August 31, 1995

EQUITY

	Fund balance		
2001	Agape Fund	$	2624.34
1801	Anniversary Fund		202.55
1001	Building Fund		40990.40
1701	Capital Projects Fund		1395.47
1201	Community Assist. Fund		191.27
1601	Copier Fund		0.00
598	Deposits		75.00
1301	District Conf. Fund		1345.17
1401	Gen. Conf. Fund		-50.10
1901	Piano Fund		548.01
1101	Reserve Fund		6800.25
1151	Retirement Fund		245.00
1501	Scholarship Fund		609.80
	Total Fund balance		54977.16
	Net	$	11418.85
	TOTAL EQUITIES	$	66396.01
	TOTAL LIABILITIES & EQUITY	$	66394.01

		01/01/95-08/31/95 ACTUAL	01/01/95-08/31/95 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income			
	Income - Tithable			
3001	Pledges - General (T)	$ 37388.96	$ 45400.00	$ -8011.04
3002	Plate & Envelopes (T)	11871.00	5063.00	6808.00
3003	Other Income (T)	0.00	0.00	0.00
	Total Income - Tithable	49259.96	50463.00	-1203.04
	Non-Tithe Income			
5020	Love Offerings (NT)	12.50	0.00	12.50
5040	Gifts in Kind	113.96	0.00	113.96
5050	Sales (NT)	278.42	0.00	278.42
	Total Non-Tithe Income	404.88	0.00	404.88
	Total Income	49664.84	50463.00	-798.16
	TOTAL INCOME	$ 49664.84	$ 50463.00	$ -798.16
	EXPENSE			
	Expense			
	Budgeted Expense			
2100	Rent	$ 536.00	$ 536.00	$ 0.00
2102	Worship Supplies	458.95	400.00	-58.95
2103	Music Ministry	1141.69	1600.00	458.31
2110	Maintenance	241.03	1000.00	758.97
2111	Utilities	5224.76	5600.00	375.24
2112	Telephone	443.70	624.00	180.30
2113	Admin/Office Supplies	406.04	280.00	-126.04
2114	Postage	201.84	200.00	-1.84
2115	Insurance	550.00	400.00	-150.00
2116	Bank Charges	69.77	40.00	-29.77
2120	Evangelism Exp.	584.04	1000.00	415.96
2121	Advertisments	397.00	1200.00	803.00
2122	Newsletter	795.32	800.00	4.68
2123	Special Programs	149.01	200.00	50.99
2124	Parish Extension	75.00	75.00	0.00
2130	BAO Contribution	640.00	640.00	0.00
2131	Clinic (1917) Contrib.	640.00	640.00	0.00
2132	Info. Phone Line Contrib.	175.00	200.00	25.00
2133	Global Outreach	150.00	150.00	0.00
2134	Other Contrib.	125.00	75.00	-50.00
2140	Social & Hospitality	803.82	800.00	-3.82
2141	Deacon's Fund	127.56	320.00	192.44
2142	Memorials	0.00	400.00	400.00
2150	Sunday School	159.04	160.00	0.96
2151	Bible Study Material	0.00	80.00	80.00

		01/01/95-08/31/95 ACTUAL	01/01/95-08/31/95 BUDGET	DOLLAR VARIANCE
2152	Study Courses	10.00	80.00	70.00
2153	Inquirer's Class	112.87	160.00	47.13
2154	Youth Ministries	78.95	320.00	241.05
2155	Children's Ministry	0.00	160.00	160.00
2156	Library	57.90	60.00	2.10
2160	Building Fund Contrib.	800.00	800.00	0.00
2162	CAF Contrib. to Savings	640.00	640.00	0.00
2163	Dist.Conf.Fund Contrib.	1200.00	1200.00	0.00
2164	Gen.Conf.Fund Contrib.	200.00	200.00	0.00
2165	Scholarship Fund Contrib.	75.00	75.00	0.00
2166	Copier Svc. Contract	1291.40	880.00	-411.40
2167	Capital Proj.Fund Contrib	800.00	800.00	0.00
2168	Anniv. Fund Contrib.	300.00	300.00	0.00
2170	Pension Contrib.	501.75	830.00	328.25
2171	UFMCC Tithe	4926.00	5192.00	266.00
2172	GLAD Tithe	2462.99	2592.00	129.01
2180	Admin. Assist. Staff	600.00	960.00	360.00
2181	Chamberlain	875.00	864.00	-11.00
2190	Pastor Comp.	7440.00	7440.00	0.00
2192	Pastor Housing	6400.00	6400.00	0.00
2193	Pastor Travel	600.00	600.00	0.00
2194	Pastor Insurance	880.00	880.00	0.00
2195	Pastor Conf.Fnd.Contrib.	600.00	600.00	0.00
2196	Pastor Retirement	1040.00	1040.00	0.00
	Total Budgeted Expense	45986.43	50493.00	4506.57
	Unbudgeted Expense			
2161	Reserve Fund Contribution	0.00	0.00	0.00
5021	Love Gifts Collected	12.50	0.00	-12.50
5041	Value of Gifts in Kind	113.96	0.00	-113.96
5052	Event Fees Collected	190.00	0.00	-190.00
5500	Miscellaneous-Unbudgeted	0.00	0.00	0.00
	Total Unbudgeted Expense	316.46	0.00	-316.46
	Total Expense	46302.89	50493.00	4190.11
	TOTAL EXPENSE	$ 46302.89	$ 50493.00	$ 4190.11
	NET INCOME (LOSS)	$ 3361.95	$ -30.00	$ 3391.95

CMCC 1996 BUDGET WORKSHEET

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRO-RATION ITEMS
CONGREGATIONAL CARE						
SOCIAL & HOSPITALITY	$100	$98	$72	potluck, kitchen supplies, fun nite, special food items	$100	
DEACON'S FUND	$40	$14	$28	letters, cards, postage, supplies	$40	
MEMORIALS	$50	$21	$5	flowers if budget allows	$25	
EDUCATION						
SUN. SCH.	$20	$18	$28	sun. sch. supplies, books	$20	
BIBLE STDY	$10	$0	$5	bible study supplies, books	$5	
STUDY COURSES	$10	$1	$4	supplies, paper, books	$5	
INQUIRER CLASS	$20	$13	$15	pamphlets, food,	$10	
YOUTH MINISTRIES	$40	$9	$40	supplies, books	$20	
CHILDREN'S MINISTRIES	$20	$0		materials children's church	$10	
LIBRARY	$20	$6		books - if budget allow	$20	**
FUNDING/SAVINGS						
DIST. CONF. FUND CONTRIBUTION	$150	spent $515	spent $165m	lay delegate(s) savings fund	$130	
GEN. CONF. FUND CONTRIBUTION	$50	spent $2724		savings fund for lay delegate(s) & pastor - if budget allows	$50	**
SCHOLARSHIP FUND CONTRIBUTION	$25	$8	spent $1 mo	savings for needy student clergy if budget allows	$10	**
BLDG. FND. CONTR.	$100	spent $800		savings contribution	$ (--)	
MAINTENANCE FUND SAVINGS CONTRIB.				regular contribution to savings for major repairs	$200 (+)	
CAP. EQUIP. FUND CONTRIBUTION	$100	spent $904	spent $79mo	savings contribution for major equipment items	$100	
ANNIVERSARY FUND CONTRIBUTION	$100	spent $461	spent $55mo	savings for annual event - travel, ads, flyers, - if budget allows	$100	**
UFMCC						
PENSION FUND	$100	$87	$73	quarterly contrib.$.75 per member	$95	
UFMCC TITHE	$649	$602	$530	monthly 10% of gross	$650	
GLAD TITHE	$324	$301	$265	monthly 5% of gross	$325	
STAFF						
PASTOR COMP.						
housing	$800			allowance paid to pastor	$800	
travel	$75			allowance paid to pastor	$75	
insurance	$110			paid direct to suppliers	$110	
compensation	$930			paid direct to pastor	$930	
conferences	$75			savings for conferences	$65	
retirement fund	$130			pay to fund manager(s)	$130	
ADMIN ASSIST	$120	$67		comp - month	$120	
CHAMBERLAIN	$108	$108		comp - $25 wk	$108	
TOTAL	6486	5743		per month	**$8741**	

**** items may be prorated if full budget not reached for a specific month**

CMCC 1996 BUDGET WORKSHEET - mortgage

10/16/95

Adopted by
Adopted by

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRO-RATION ITEMS
WORSHIP						
WORSHIP SUPPLIES	$50	$59	$42	candles, wafers, juice, visitor cards, copy paper for bulletins (colored), cleaning alter cloths, minor items	$65	
MORTGAGE				monthly payment	$2200	
MUSIC MINISTRIES	$200	$163	$42	all music purchase, copyright fees special projects	$200	
OPERATIONS						
MAINTENANCE - ROUTINE	$125	$55	$63	~~Semi-annual~~ carpet cleaning, tuning piano & organ, minor equipment, repairs, cleaning supplies, security	$125	
UTILITIES	$700	$696	$n/a	electric, gas & water for the two buildings	$710	
TELEPHONE	$78	$49	$65	basic phone plus pastor's long distance calls	$50	
ADMIN. SUPPLIES	$35	$47	$26	basic office supplies, copier paper	$40	
COPIER CONTRACT	$110	$164	n/a	savings for annual copier contract	$186	
POSTAGE	$25	$24	$27	admin. postage, church business (not included in other funds)	$30	
INSURANCE	$50	$61	$48	contents, liability, some medical	$217	
BANK CHARGES	$5	$8	$2	bank charges, fees & checks	$10	
OUTREACH						
EVANGELISM	$125	$65	$67	concerts/special speakers - all expenses (ads, travel, food, per diem, posters, flyers) outreach - Pride events, cards, posters	$100	
REGULAR ADVERTISEMENTS	$150	$48	$36	ad in 'Forum'; other ads if budget allows	$60	**
NEWSLETTER	$100	$107	$61	paper, postage, postal fees	$120	
SPECIAL PROGRAMS	$25	$28	$59	drama, puppets	$50	
PARISH EXTENSION	$25	sp$75		misc. exenses - if budget allows	$10	**
BENEVOLENCE						
BAO CONTRIBUTION	$80	$71	$73	contribution	$50	
CAF CONTRIBUTION	$80	spent $1880	spent $98mo	contribution to savings	$80	
1917 CLINIC CONTRIBUTION	$80	$71	$73	contribution	$50	
COMM. INFO LINE CONTRIB.	$25	$19	$23	contribution	$15	
GLOBAL OUTREACH	$50	$17		contrib. if budget allows	$25	**
OTHER CONTRIB.	$25	$14	$5	contrib. if budget allows	$25	**
AGAPE HOUSE				contrib. if budget allows	$70	**

CMCC 1996 BUDGET WORKSHEET

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRO-RATION ITEMS
CONGREGATIONAL CARE						
SOCIAL & HOSPITALITY	$100	$98	$72	potluck, kitchen supplies, fun nite, special food items	$100	
DEACON'S FUND	$40	$14	$28	letters, cards, postage, supplies	$40	
MEMORIALS	$50	$21	$5	flowers if budget allows	$25	
EDUCATION						
SUN. SCH.	$20	$18	$28	sun. sch. supplies, books	$20	
BIBLE STDY	$10	$0	$5	bible study supplies, books	$5	
STUDY COURSES	$10	$1	$4	supplies, paper, books	$5	
INQUIRER CLASS	$20	$13	$15	pamphlets, food,	$10	
YOUTH MINISTRIES	$40	$9	$40	supplies, books	$20	
CHILDREN'S MINISTRIES	$20	$0		materials children's church	$10	
LIBRARY	$20	$6		books - if budget allow	$20	**
FUNDING/SAVINGS						
DIST. CONF. FUND CONTRIBUTION	$150	spent $515	spent $165m	lay delegate(s) savings fund	$130	
GEN. CONF. FUND CONTRIBUTION	$50	spent $2724		savings fund for lay delegate(s) & pastor - if budget allows	$50	**
SCHOLARSHIP FUND CONTRIBUTION	$25	$8	spent $1 mo	savings for needy student clergy if budget allows	$10	**
BLDG. FND. CONTR.	$100	spent $800		savings contribution	$100	
CAP. EQUIP. FUND CONTRIBUTION	$100	spent $904	spent $79mo	savings contribution for major equipment items	$100	
ANNIVERSARY FUND CONTRIBUTION	$100	spent $461	spent $55mo	savings for annual event - travel, ads, flyers, - if budget allows	$100	**
UFMCC						
PENSION FUND	$100	$87	$73	quarterly contrib.$.75 per member	$95	
UFMCC TITHE	$649	$602	$530	monthly 10% of gross	$650	
GLAD TITHE	$324	$301	$265	monthly 5% of gross	$325	
STAFF						
PASTOR COMP.						
housing	$800			allowance paid to pastor	$800	
travel	$75			allowance paid to pastor	$75	
insurance	$110			paid direct to suppliers	$110	
compensation	$930			paid direct to pastor	$930	
conferences	$75			savings for conferences	$65	
retirement fund	$130			pay to fund manager(s)	$130	
ADMIN ASSIST	$120	$67		comp - month	$120	
CHAMBERLAIN	$108	$108		comp - $25 wk	$108	
TOTAL	6486	5743		per month	**$8509**	

** items may be prorated if full budget not reached for a specific month

CMCC 1996 BUDGET WORKSHEET - lease

Ref. Meeting 10/30/95 6:00 PM Church

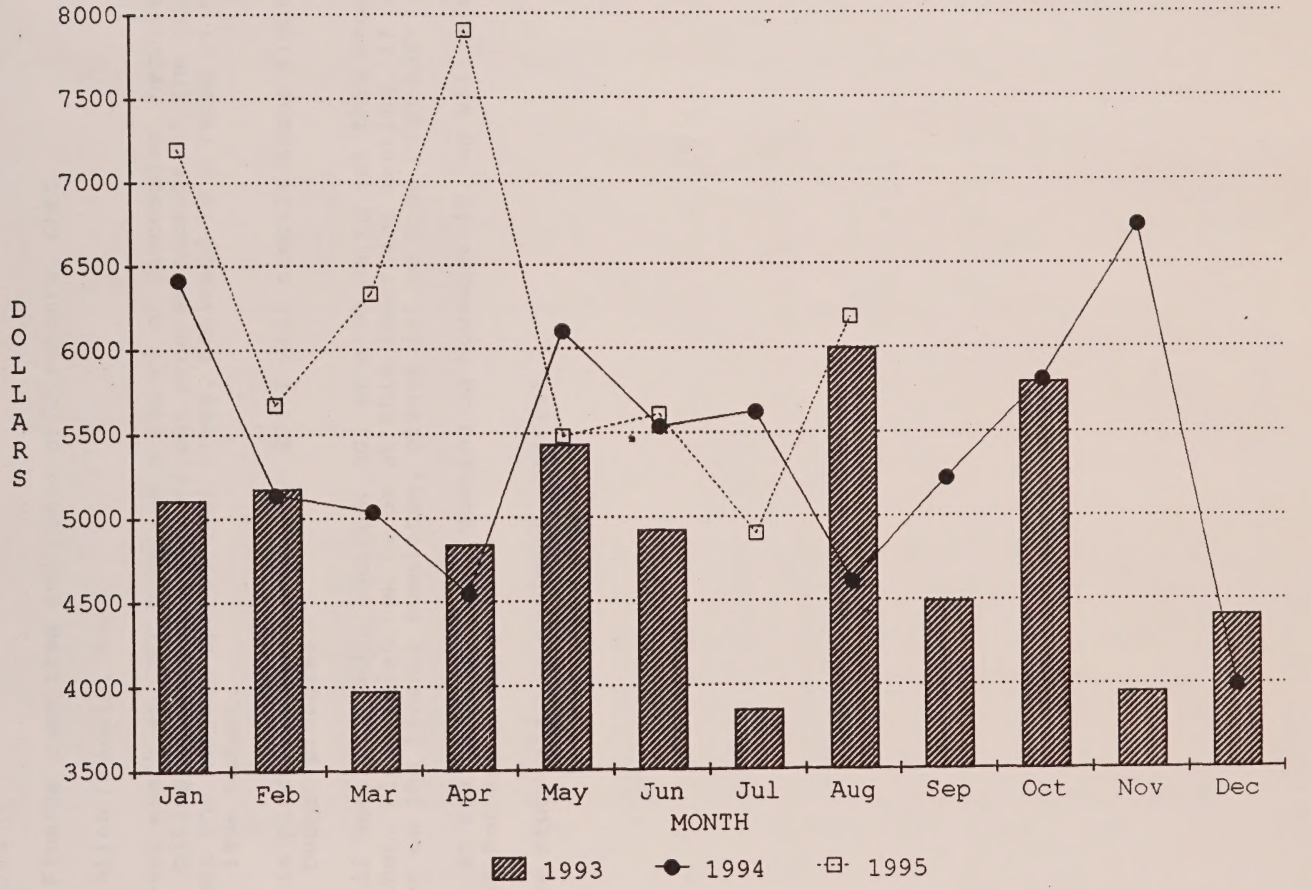
10/16/95

Adopted by
Adopted by

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRO-RATION ITEMS
WORSHIP						
RENT - lease building this used to be warehouse	$67	$	$	Estimated rent for space	$2200	
WORSHIP SUPPLIES	$50	$59	$42	candles, wafers, juice, visitor cards, copy paper for bulletins (colored), cleaning alter cloths, minor items	$65	
MUSIC MINISTRIES	$200	$163	$42	all music purchase, copyright fees special projects	$200	
OPERATIONS						
MAINTENANCE	$125	$55	$63	~~Semi-annual~~ carpet cleaning, tuning piano & organ, minor equipment, repairs, cleaning supplies	$125	
UTILITIES	$700	$696	$n/a	electric, gas & water for the lease building	$710	
TELEPHONE	$78	$49	$65	basic phone plus pastor's long distance calls	$50	
ADMIN. SUPPLIES	$35	$47	$26	basic office supplies, copier paper	$40	
COPIER CONTRACT	$110	$164	n/a	copier contract	$186	
POSTAGE	$25	$24	$27	admin. postage, church business (not included in other funds)	$30	
INSURANCE	$50	$61	$48	contents, liability, some medical	$85	
BANK CHARGES	$5	$8	$2	bank charges, fees & checks	$10	
OUTREACH						
EVANGELISM	$125	$65	$67	concerts/special speakers - all expenses (ads, travel, food, per diem, posters, flyers) outreach - Pride events, cards, posters	$100	
REGULAR ADVERTISEMENTS	$150	$48	$36	ad in 'Forum'; other ads if budget allows	$60	**
NEWSLETTER	$100	$107	$61	paper, postage, postal fees	$120	
SPECIAL PROGRAMS	$25	$28	$59	drama, puppets	$50	
PARISH EXTENSION	$25	sp$75		misc. exenses - if budget allows	$10	**
BENEVOLENCE						
BAO CONTRIBUTION	$80	$71	$73	contribution	$50	
CAF CONTRIBUTION	$80	spent $1880	spent $98mo	contribution to savings	$80	
1917 CLINIC CONTRIBUTION	$80	$71	$73	contribution	$50	
COMM. INFO LINE CONTRIB.	$25	$19	$23	contribution	$15	
GLOBAL OUTREACH	$50	$17		contrib. if budget allows	$25	**
OTHER CONTRIB.	$25	$14	$5	contrib. if budget allows	$25	**
AGAPE HOUSE				contrib. if budget allows	$70	**

CMCC Monthly Income

Compare 93, 94 & 95



10/16/95

To: Finance committee and Board of Directors, CMCC

Fm: Allan Francis, trea.

The next month at CMCC promises a flurry of discussion, negotiation and 'nail biting'. We heard from various program aspects of the church. I added to that the average operational items. Enclosed is a recap of the first draft 1996 budget.

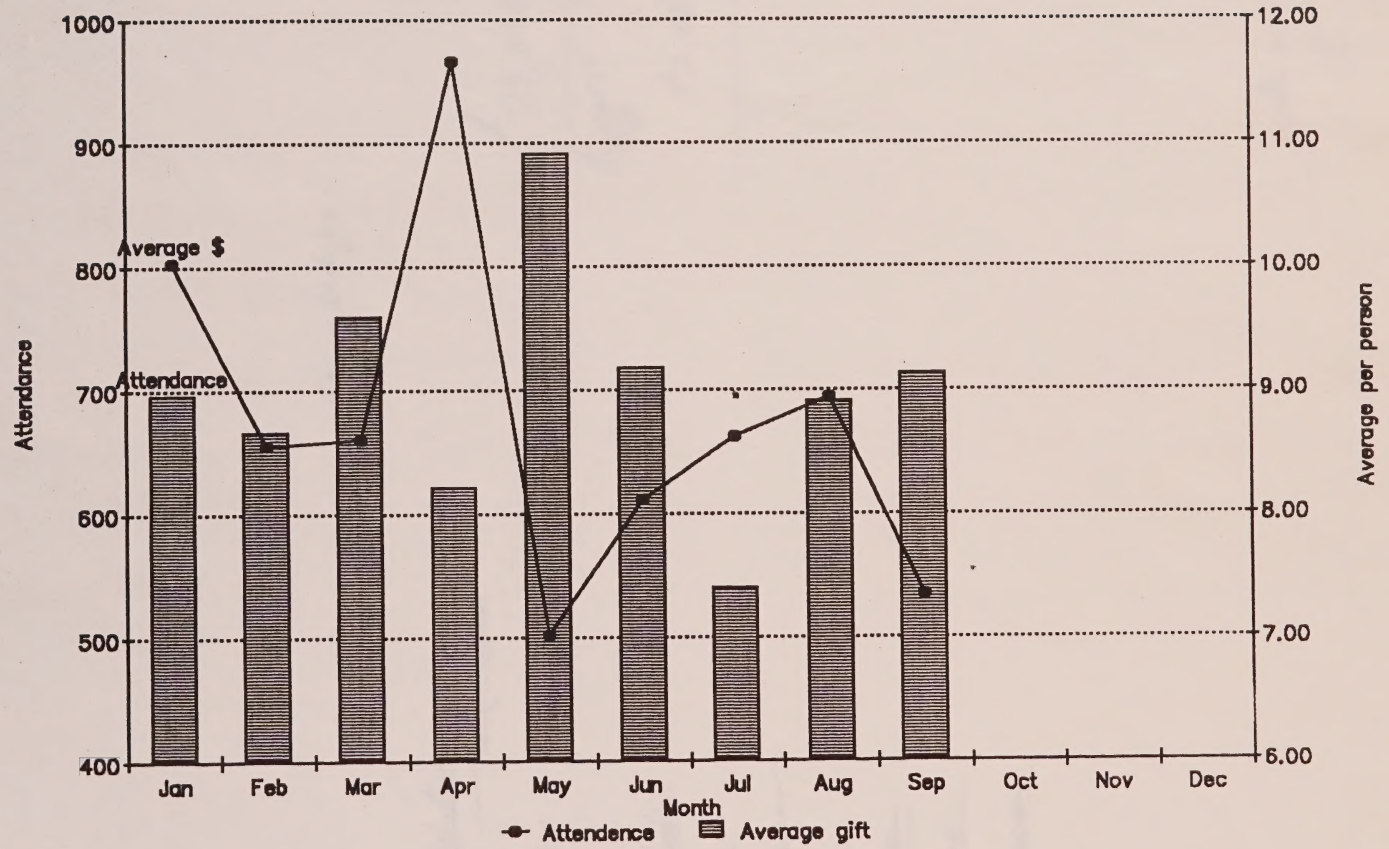
Next is pledge Sunday on October 22. I will compile those figures for our final budget proposal.

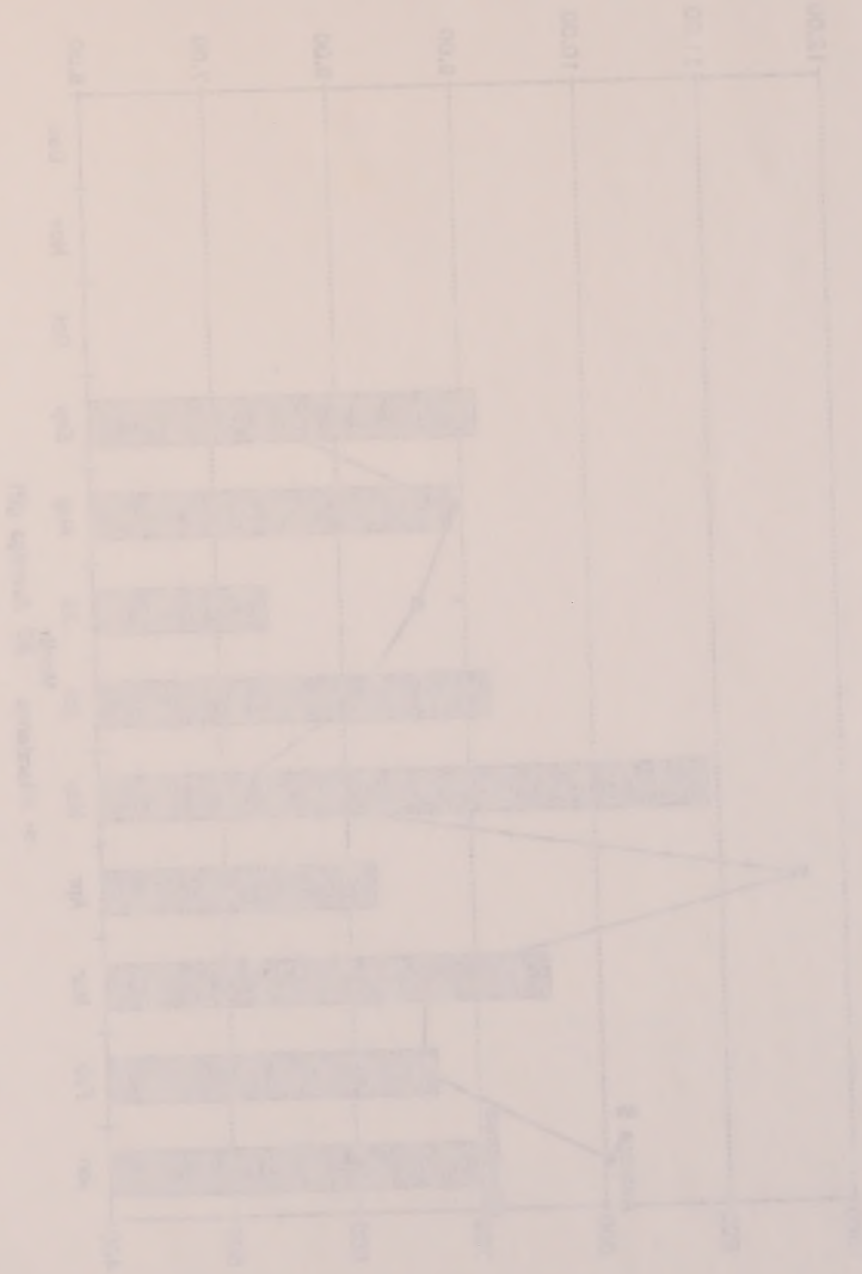
We will meet on Monday, October 30, at 6:00 pm to put this proposal together. Please plan now to be at this important meeting. If you are no longer on the finance committee, please let me know (933-6627).

Then, at the congregational meeting on November 12, we will present the budget for approval.

Please study all the enclosed material.

CMCC 1995 YTD





3315

$205,000
seats 75-100

41 pledges.

~~Lee Whate~~ ~~Richard~~
~~Emt.~~
~~Emmett~~
~~Hattie~~
~~Lee White~~
~~Larry~~
~~Eddie S.~~
~~Lucy~~
~~Missy~~
~~Margaret~~
~~Clemmes~~

$73,000

$~~55~~,000 200,000

$2,000 mo.

She's been MCC for 22 yrs for!!

$1972.00

$70,000

$5120 mo pledged

AGENDA FOR

CONGREGATIONAL MEETING

NOVEMBER 12 1995

1. ROLL CALL

2. PRESENTATIONS OF BUDGETS

3. VOTE ON BUDGETS

CMCC 1996 BUDGET WORKSHEET - lease

Adopted by Finance Committee on 10/30/95
Adopted by

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRO-RATION ITEMS
WORSHIP						
RENT - lease building this used to be warehouse	$87	$	$	Estimated rent for space	$2200	
WORSHIP SUPPLIES	$50	$59	$42	candies, wafers, juice, visitor cards, copy paper for bulletins (colored), cleaning alter cloths, minor items	$60	
MUSIC MINISTRIES	$200	$163	$42	all music purchase, copyright fees special projects	$175	
OPERATIONS						
MAINTENANCE	$125	$55	$63	Semi-annual carpet cleaning, tuning piano & organ, minor equipment, repairs, cleaning supplies	$50	
UTILITIES	$700	$696	$n/a	electric, gas & water for the lease building	$700	
TELEPHONE	$78	$49	$65	basic phone plus pastor's long distance calls	$50	
ADMIN. SUPPLIES	$35	$47	$26	basic office supplies, copier paper	$40	
COPIER CONTRACT	$110	$164	n/a	copier contract	$186	
POSTAGE	$25	$24	$27	admin. postage, church business (not included in other funds)	$30	
INSURANCE	$50	$61	$48	contents, liability, some medical	$85	
BANK CHARGES	$5	$8	$2	bank charges, fees & checks	$10	
OUTREACH						
EVANGELISM	$125	$65	$67	concerts/special speakers - all expenses (ads, travel, food, per diem, posters, flyers) outreach - Pride events, cards, posters	$50	
REGULAR ADVERTISEMENTS	$150	$48	$36	ad in 'Forum'; other ads if budget allows	$40	
NEWSLETTER	$100	$107	$61	paper, postage, postal fees	$100	
SPECIAL PROGRAMS	$25	$28	$59	drama, puppets	$10	
BENEVOLENCE						
BAO CONTRIBUTION	$80	$71	$73	contribution	$50	**
CAF CONTRIBUTION	$80	spent $1880	spent $98mo	contribution to savings	$80	**
1917 CLINIC CONTRIBUTION	$80	$71	$73	contribution	$50	**
COMM. INFO LINE CONTRIB.	$25	$19	$23	contribution	$15	**
GLOBAL OUTREACH	$50	$17		contrib. if budget allows	$25	**
OTHER CONTRIB.	$25	$14	$5	contrib. if budget allows	$25	**
AGAPE HOUSE				contrib. if budget allows	$70	**

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRO-RATION ITEMS
CONGREGATIONAL CARE						
SOCIAL & HOSPITALITY	$100	$98	$72	potluck, kitchen supplies, fun nite, special food items	$50	
DEACON'S FUND	$40	$14	$28	letters, cards, postage, supplies	$30	
MEMORIALS	$50	$21	$5	flowers if budget allows	$15	
EDUCATION						
SUN. SCH.	$20	$18	$28	sun. sch. supplies, books	$20	
BIBLE STDY	$10	$0	$5	bible study supplies, books	$5	
STUDY COURSES	$10	$1	$4	supplies, paper, books	$5	
INQUIRER CLASS	$20	$13	$15	pamphlets, food,	$10	
YOUTH MINISTRIES	$40	$9	$40	supplies, books	$20	
LIBRARY	$20	$6		books - if budget allow	$20	**
FUNDING/SAVINGS						
DIST. CONF. FUND CONTRIBUTION	$150	spent $515	spent $165m	lay delegate(s) savings fund	$130	**
GEN. CONF. FUND CONTRIBUTION	$50	spent $2724		savings fund for lay delegate(s) & pastor - if budget allows	$50	**
SCHOLARSHIP FUND CONTRIBUTION	$25	$8	spent $1 mo	savings for needy student clergy if budget allows	$10	**
BLDG. FND. CONTR.	$100	spent $800		savings contribution	$100	
CAP. EQUIP. FUND CONTRIBUTION	$100	spent $904	spent $79mo	savings contribution for major equipment items	$100	**
ANNIVERSARY FUND CONTRIBUTION	$100	spent $461	spent $55mo	savings for annual event - travel, ads, flyers, - if budget allows	$100	**
UFMCC						
PENSION FUND	$100	$87	$73	quarterly contrib.$.75 per member	$95	
UFMCC TITHE	$649	$602	$530	monthly 10% of gross	$650	
GLAD TITHE	$324	$301	$265	monthly 5% of gross	$325	
STAFF						
PASTOR COMP.						
housing	$800			allowance paid to pastor	$800	
travel	$75			allowance paid to pastor	$75	
insurance	$110			paid direct to suppliers	$110	
compensation	$930			paid direct to pastor	$930	
conferences	$75			savings for conferences	$65	
retirement fund	$130			pay to fund manager(s)	$130	
CHAMBERLAIN	$108	$108		comp - $25 wk	$108	
TOTAL	6486	5743		per month	**$8064**	

** items may be prorated if full budget not reached for a specific month

CMCC 1996 BUDGET WORKSHEET - mortgage

Adopted by Finance Committee on 10/30/95
Adopted by

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRO-RATION ITEMS
WORSHIP						
WORSHIP SUPPLIES	$50	$59	$42	candles, wafers, juice, visitor cards, copy paper for bulletins (colored), cleaning alter cloths, minor items	$60	
MORTGAGE				monthly payment	$2200	
MUSIC MINISTRIES	$200	$163	$42	all music purchase, copyright fees special projects	$175	
OPERATIONS						
MAINTENANCE - ROUTINE	$125	$55	$63	Semi-annual carpet cleaning, tuning piano & organ, minor equipment, repairs, cleaning supplies	$50	
UTILITIES	$700	$696	$n/a	electric, gas & water for the two buildings	$700	
TELEPHONE	$78	$49	$65	basic phone plus pastor's long distance calls	$50	
ADMIN. SUPPLIES	$35	$47	$26	basic office supplies, copier paper	$40	
COPIER CONTRACT	$110	$164	n/a	savings for annual copier contract	$188	
POSTAGE	$25	$24	$27	admin. postage, church business (not included in other funds)	$30	
INSURANCE	$50	$61	$48	contents, liability, some medical	$217+	
BANK CHARGES	$5	$8	$2	bank charges, fees & checks	$10	
OUTREACH						
EVANGELISM	$125	$65	$67	concerts/special speakers - all expenses (ads, travel, food, per diem, posters, flyers)	$50	
				outreach - Pride events, cards, posters		
REGULAR ADVERTISEMENTS	$150	$48	$36	ad in 'Forum'; other ads if budget allows	$40	
NEWSLETTER	$100	$107	$61	paper, postage, postal fees	$100	
SPECIAL PROGRAMS	$25	$28	$59	drama, puppets	$10	
BENEVOLENCE						
BAO CONTRIBUTION	$80	$71	$73	contribution	$50	**
CAF CONTRIBUTION	$80	spent $1880	spent $98mo	contribution to savings	$80	**
1917 CLINIC CONTRIBUTION	$80	$71	$73	contribution	$50	**
COMM. INFO LINE CONTRIB.	$25	$19	$23	contribution	$15	**
GLOBAL OUTREACH	$50	$17		contrib. if budget allows	$25	**
OTHER CONTRIB.	$25	$14	$5	contrib. if budget allows	$25	**
AGAPE HOUSE				contrib. if budget allows	$70	**

Salmon

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRO-RATION ITEMS
CONGREGATIONAL CARE						
SOCIAL & HOSPITALITY	$100	$98	$72	potluck, kitchen supplies, fun nite, special food items	$50	
DEACON'S FUND	$40	$14	$28	letters, cards, postage, supplies	$30	
MEMORIALS	$50	$21	$5	flowers if budget allows	$15	
EDUCATION						
SUN. SCH.	$20	$18	$28	sun. sch. supplies, books	$20	
BIBLE STDY	$10	$0	$5	bible study supplies, books	$5	
STUDY COURSES	$10	$1	$4	supplies, paper, books	$5	
INQUIRER CLASS	$20	$13	$15	pamphlets, food,	$10	
YOUTH MINISTRIES	$40	$9	$40	supplies, books	$10	
LIBRARY	$20	$6		books - if budget allow	$20	**
FUNDING/SAVINGS						
DIST. CONF. FUND	$150	spent	spent	lay delegate(s) savings fund	$130	**
CONTRIBUTION		$515	$165m			
GEN. CONF. FUND	$50	spent		savings fund for lay delegate(s) &	$50	**
CONTRIBUTION		$2724		pastor - if budget allows		
SCHOLARSHIP FUND	$25	$8	spent	savings for needy student clergy	$10	**
CONTRIBUTION			$1 mo	if budget allows		
MAINTENANCE FUND SAVINGS CONTRIB.				regular contribution to savings for major repairs	$200 +	
CAP. EQUIP. FUND	$100	spent	spent	savings contribution for major	$100	**
CONTRIBUTION		$904	$79mo	equipment items		
ANNIVERSARY FUND	$100	spent	spent	savings for annual event - travel,	$100	**
CONTRIBUTION		$461	$55mo	ads, flyers, - if budget allows		
UFMCC						
PENSION FUND	$100	$87	$73	quarterly contrib.$.75 per member	$95	
UFMCC TITHE	$649	$602	$530	monthly 10% of gross	$650	
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PASTOR COMP.						
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travel	$75			allowance paid to pastor	$75	
insurance	$110			paid direct to suppliers	$110	
compensation	$930			paid direct to pastor	$930	
conferences	$75			savings for conferences	$65	
retirement fund	$130			pay to fund manager(s)	$130	
CHAMBERLAIN	$108	$108		comp - $25 wk	$108	
TOTAL	6486	5743		per month	**$8276**	

** items may be prorated if full budget not reached for a specific month

Covenant MCC
Balance Sheet-Total All Funds- OCT
October 31, 1995

ASSETS

	Checking	
50	Checking	$ 8023.81
8050	Checking-Tuscaloosa	2126.41
	Total Checking	10150.22
	Savings	
2002	Agape House Savings	140.34
1802	Anniv.Savings	204.55
1002	Building Fund Savings	63158.63
1202	CAF Savings	255.27
1702	Capital Savings	1012.07
1602	Copier Svc. Savings	0.00
1302	Dist.Conf.Savings	1461.17
1402	Gen.Conf.Savings	-50.00
1902	Piano Fund Savings	553.01
1102	Reserve Savings	977.33
1152	Retirement Savings	505.00
1502	Scholarship Savings	613.80
	Total Savings	68831.17
	Other investments	
1009	Certif.of Deposit-Bldg.	4000.00
1109	Certif.of Deposit-Resv.	6000.00
	Total Other investments	10000.00
	Other assets	
597	Advances	0.00
9598	Post Office Deposit	75.00
	Total Other assets	75.00
	TOTAL ASSETS	$ 89056.39

LIABILITIES

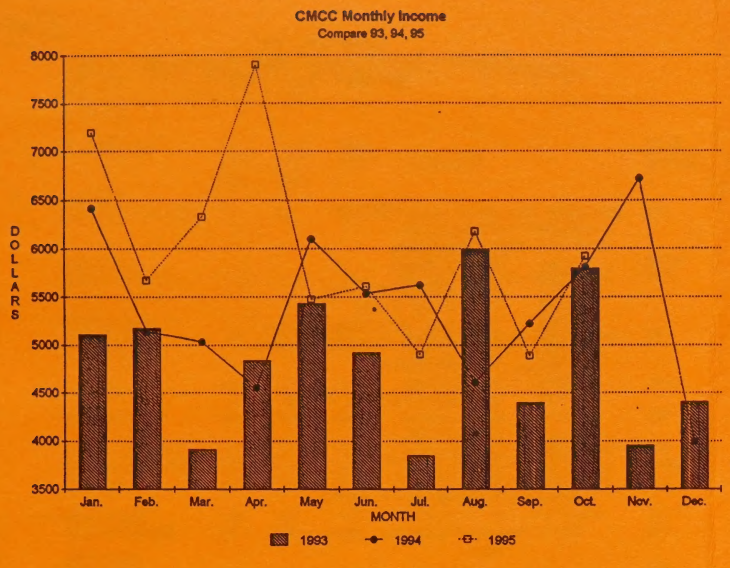
	Other liabilities	
5051	Event Escrow	$ -31.00
5022	Love Offering Escrow	0.00
8999	T'loosa Parish Escrow	0.00
5030	W'holding to Transfer	0.00
5010	Youth Offering Escrow	-2.00
	Total Other liabilities	-33.00
	TOTAL LIABILITIES	$ -33.00

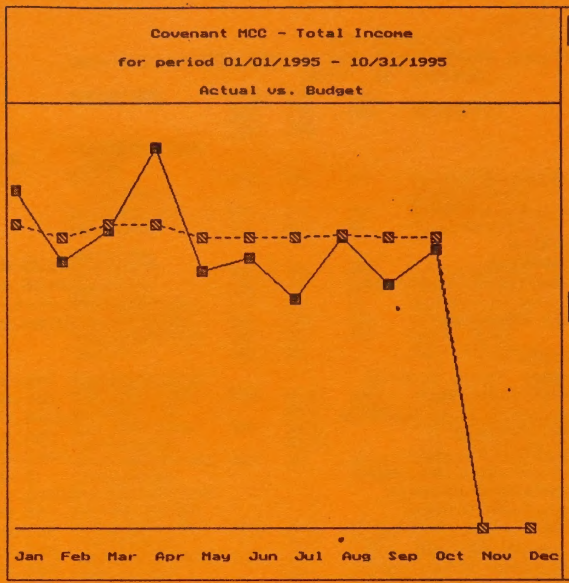
Covenant MCC
Balance Sheet-Total All Funds- OCT
October 31, 1995

Love

EQUITY

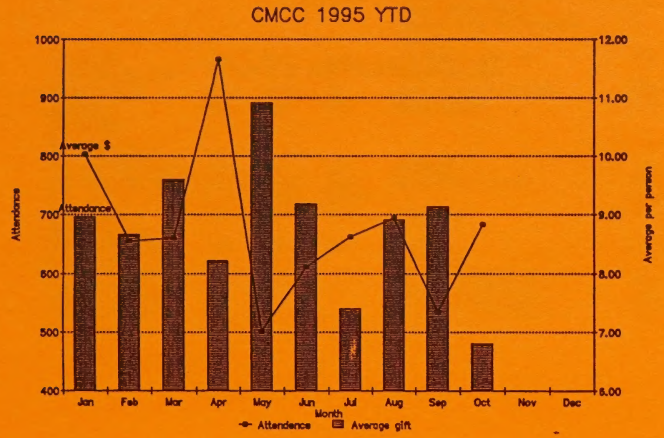
	Fund balance	
2001	Agape Fund	$ 140.34
1801	Anniversary Fund	204.55
1001	Building Fund	66838.63
1701	Capital Projects Fund	1012.07
1201	Community Assist. Fund	255.27
1601	Copier Fund	0.00
598	Deposits	75.00
1301	District Conf. Fund	1461.17
1401	Gen. Conf. Fund	-50.00
1901	Piano Fund	553.01
1101	Reserve Fund	6977.33
1151	Retirement Fund	505.00
1501	Scholarship Fund	613.80
	Total Fund balance	78586.17
	Net	$ 10503.22
	TOTAL EQUITIES	$ 89089.39
	TOTAL LIABILITIES & EQUITY	$ 89056.39





	Jan	7204.75
	Feb	5683.38
A	Mar	6350.19
C	Apr	8087.83
T	May	5485.91
U	Jun	5754.46
A	Jul	4898.88
L	Aug	6199.44
	Sep	5206.31
	Oct	5931.18
	Nov	0.00
	Dec	0.00

	Jan	6486.00
	Feb	6191.00
B	Mar	6486.00
U	Apr	6486.00
D	May	6191.00
G	Jun	6191.00
E	Jul	6191.00
T	Aug	6241.00
	Sep	6191.00
	Oct	6191.00
	Nov	0.00
	Dec	0.00



Covenant MCC
REGULAR FUND - Actual vs. Budget - OCT

		10/01/95-10/31/95 ACTUAL	10/01/95-10/31/95 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income - Tithable Income			
3001	Pledges - General (T)	$ 4351.25	$ 5675.00	$ -1323.75
3002	Plate & Envelopes (T)	1573.93	516.00	1057.93
3003	Other Income (T)	0.00	0.00	0.00
	Total Income	5925.18	6191.00	-265.82
	Non-Tithe Income Income			
5020	Love Offerings (NT)	0.00	0.00	0.00
5040	Gifts in Kind	0.00	0.00	0.00
5050	Sales (NT)	6.00	0.00	6.00
	Total Income	6.00	0.00	6.00
	TOTAL INCOME	$ 5931.18	$ 6191.00	$ -259.82
	EXPENSE			
	Budgeted Expense Expense			
2100	Rent	$ 67.00	$ 67.00	$ 0.00
2102	Worship Supplies	1.35	50.00	48.65
2103	Music Ministry	126.50	200.00	73.50
2110	Maintenance	9.70	125.00	115.30
2111	Utilities	705.90	700.00	-5.90
2112	Telephone	54.15	78.00	23.85
2113	Admin/Office Supplies	37.51	35.00	-2.51
2114	Postage	8.62	25.00	16.38
2115	Insurance	0.00	50.00	50.00
2116	Bank Charges	0.00	5.00	5.00
2120	Evangelism Exp.	50.00	125.00	75.00
2121	Advertisments	69.00	150.00	81.00
2122	Newsletter	148.32	100.00	-48.32
2123	Special Programs	99.16	25.00	-74.16
2124	Parish Extension	0.00	0.00	0.00
2130	BAO Contribution	80.00	80.00	0.00
2131	Clinic (1917) Contrib.	80.00	80.00	0.00
2132	Info. Phone Line Contrib.	25.00	25.00	0.00
2133	Global Outreach	0.00	50.00	50.00
2134	Other Contrib.	0.00	0.00	0.00
2140	Social & Hospitality	51.82	100.00	48.18
2141	Deacon's Fund	0.00	40.00	40.00
2142	Memorials	54.00	50.00	-4.00
2150	Sunday School	205.30	20.00	-185.30
2151	Bible Study Material	0.00	10.00	10.00
2152	Study Courses	0.00	10.00	10.00

Covenant MCC
REGULAR FUND - Actual vs. Budget - OCT

		10/01/95-10/31/95 ACTUAL	10/01/95-10/31/95 BUDGET	DOLLAR VARIANCE
2153	Inquirer's Class	0.00	20.00	20.00
2154	Youth Ministries	0.00	40.00	40.00
2155	Children's Ministry	0.00	20.00	20.00
2156	Library	0.00	0.00	0.00
2160	Building Fund Contrib.	100.00	100.00	0.00
2162	CAF Contrib. to Savings	80.00	80.00	0.00
2163	Dist.Conf.Fund Contrib.	150.00	150.00	0.00
2164	Gen.Conf.Fund Contrib.	0.00	0.00	0.00
2165	Scholarship Fund Contrib.	0.00	0.00	0.00
2166	Copier Svc. Contract	181.50	110.00	-71.50
2167	Capital Proj.Fund Contrib	100.00	100.00	0.00
2168	Anniv. Fund Contrib.	0.00	0.00	0.00
2170	Pension Contrib.	0.00	130.00	130.00
2171	UFMCC Tithe	592.42	649.00	56.58
2172	GLAD Tithe	296.21	324.00	27.79
2180	Admin. Assist. Staff	0.00	120.00	120.00
2181	Chamberlain	125.00	108.00	-17.00
2190	Pastor Comp.	930.00	930.00	0.00
2192	Pastor Housing	800.00	800.00	0.00
2193	Pastor Travel	75.00	75.00	0.00
2194	Pastor Insurance	110.00	110.00	0.00
2195	Pastor Conf.Fnd.Contrib.	75.00	75.00	0.00
2196	Pastor Retirement	130.00	130.00	0.00
	Total Expense	5618.46	6271.00	652.54
	Unbudgeted Expense Expense			
2161	Reserve Fund Contribution	0.00	0.00	0.00
5021	Love Gifts Collected	0.00	0.00	0.00
5041	Value of Gifts in Kind	0.00	0.00	0.00
5500	Miscellaneous-Unbudgeted	0.00	0.00	0.00
	Total Expense	0.00	0.00	0.00
	TOTAL EXPENSE	$ 5618.46	$ 6271.00	$ 652.54
	NET INCOME (LOSS)	$ 312.72	$ -80.00	$ 392.72

		01/01/95-10/31/95 ACTUAL	01/01/95-10/31/95 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income - Tithable			
	Income			
3001	Pledges - General (T)	$ 45741.88	$ 56750.00	$ -11008.12
3002	Plate & Envelopes (T)	14649.57	6095.00	8554.57
3003	Other Income (T)	0.00	0.00	0.00
	Total Income	60391.45	62845.00	-2453.55
	Non-Tithe Income			
	Income			
5020	Love Offerings (NT)	12.50	0.00	12.50
5040	Gifts in Kind	113.96	0.00	113.96
5050	Sales (NT)	284.42	0.00	284.42
	Total Income	410.88	0.00	410.88
	TOTAL INCOME	$ 60802.33	$ 62845.00	$ -2042.67
	EXPENSE			
	Budgeted Expense			
	Expense			
2100	Rent	$ 670.00	$ 670.00	$ 0.00
2102	Worship Supplies	536.30	500.00	-36.30
2103	Music Ministry	1590.46	2000.00	409.54
2110	Maintenance	500.73	1250.00	749.27
2111	Utilities	7009.41	7000.00	-9.41
2112	Telephone	552.82	780.00	227.18
2113	Admin/Office Supplies	458.55	350.00	-108.55
2114	Postage	224.06	250.00	25.94
2115	Insurance	550.00	500.00	-50.00
2116	Bank Charges	69.77	50.00	-19.77
2120	Evangelism Exp.	634.04	1250.00	615.96
2121	Advertisments	502.00	1500.00	998.00
2122	Newsletter	1112.21	1000.00	-112.21
2123	Special Programs	313.73	250.00	-63.73
2124	Parish Extension	75.00	75.00	0.00
2130	BAO Contribution	720.00	720.00	0.00
2131	Clinic (1917) Contrib.	720.00	720.00	0.00
2132	Info. Phone Line Contrib.	200.00	200.00	0.00
2133	Global Outreach	150.00	200.00	50.00
2134	Other Contrib.	125.00	75.00	-50.00
2140	Social & Hospitality	936.30	1000.00	63.70
2141	Deacon's Fund	127.56	400.00	272.44
2142	Memorials	245.96	500.00	254.04
2150	Sunday School	364.34	200.00	-164.34
2151	Bible Study Material	0.00	100.00	100.00
2152	Study Courses	10.00	100.00	90.00

Beige

		01/01/95-10/31/95 ACTUAL	01/01/95-10/31/95 BUDGET	DOLLAR VARIANCE
2153	Inquirer's Class	112.87	200.00	87.13
2154	Youth Ministries	78.95	400.00	321.05
2155	Children's Ministry	0.00	200.00	200.00
2156	Library	57.90	60.00	2.10
2160	Building Fund Contrib.	900.00	900.00	0.00
2162	CAF Contrib. to Savings	720.00	720.00	0.00
2163	Dist.Conf.Fund Contrib.	1350.00	1350.00	0.00
2164	Gen.Conf.Fund Contrib.	200.00	200.00	0.00
2165	Scholarship Fund Contrib.	75.00	75.00	0.00
2166	Copier Svc. Contract	1654.40	1100.00	-554.40
2167	Capital Proj.Fund Contrib	900.00	900.00	0.00
2168	Anniv. Fund Contrib.	300.00	300.00	0.00
2170	Pension Contrib.	777.75	1090.00	312.25
2171	UFMCC Tithe	6006.95	6490.00	483.05
2172	GLAD Tithe	3003.47	3240.00	236.53
2180	Admin. Assist. Staff	600.00	1200.00	600.00
2181	Chamberlain	1100.00	1080.00	-20.00
2190	Pastor Comp.	9300.00	9300.00	0.00
2192	Pastor Housing	8000.00	8000.00	0.00
2193	Pastor Travel	750.00	750.00	0.00
2194	Pastor Insurance	1100.00	1100.00	0.00
2195	Pastor Conf.Fnd.Contrib.	675.00	750.00	75.00
2196	Pastor Retirement	1300.00	1300.00	0.00
	Total Expense	57360.53	62345.00	4984.47
	Unbudgeted Expense			
	Expense			
2161	Reserve Fund Contribution	0.00	0.00	0.00
5021	Love Gifts Collected	12.50	0.00	-12.50
5041	Value of Gifts in Kind	113.96	0.00	-113.96
5500	Miscellaneous-Unbudgeted	0.00	0.00	0.00
	Total Expense	126.46	0.00	-126.46
	TOTAL EXPENSE	$ 57486.99	$ 62345.00	$ 4858.01
	NET INCOME (LOSS)	$ 3315.34	$ 500.00	$ 2815.34

0535345-7

Cokesbury

201 EIGHTH AVENUE SOUTH
P.O. BOX 801
NASHVILLE, TENNESSEE 37202

DATE 05/12/94 PAGE 1
INVOICE # 4848303A
LOCATION BHAM

ACCT 33 4523503

CHARGE TO
COVENANT METRO COMM
ATTN ALLAN FRANCIS
PO BOX 101473
BIRMINGHAM AL 35210

SHIP TO
COVENANT METRO COMM
ATTN ALLAN FRANCIS
PO BOX 101473
BIRMINGHAM AL 35210

ORDERED BY PEG 205-987-1497 SHIPPED BY PIKUP OVERRIDE

ORDERED	SHIPPED	ITEM NO.	DESCRIPTION	UNIT	UNIT PRICE	DISC %	DISCOUNTED
1	1	752108	DIRECTIONS IN FAITH JJA	1	4 95		4 95
1	1	752132	LEADER IN CH SCH TODA JJA	1	3 50		3 50
1	1	459448	GREAT FUNDRAISING IDEAS Y	1	12 99		12 99
1	1	04605X	YOU CAN FIND TEACHERS PA	1	5 95		5 95
1	1	046084	YOU CAN INCREASE SS ATTEN	1	5 95		5 95
1	1	399674	TRAINING THAT MAKES DIFFE	1	12 95		12 95
1	1	266200	ROBERTS RULES OF ORDR MOD	1	14 99		14 99
1	1	187825	OFFICIAL KOOSH BOOK	1	9 95		9 95

Admin for Library?

Charge to Youth Fund??
Library??
$5.

DISCOUNTED EXTENSION SUB TOTAL	71.23
SHIP/HANDLING	.00
SALES TAX	4.99
AMOUNT >	$76.22

INVOICE - PLEASE RETAIN FOR YOUR RECORDS

OPD041.FRM - 06/93

Cokesbury

201 EIGHTH AVENUE SOUTH
P.O. BOX 801
NASHVILLE, TENNESSEE 37202

DATE 07/21/94 PAGE 1
INVOICE # 5068420A
LOCATION BHAM

ACCT 33 4523503

CHARGE TO
COVENANT METRO COMM
ATTN ALLAN FRANCIS
PO BOX 101473
BIRMINGHAM AL 35210

SHIP TO
COVENANT METRO COMM
ATTN ALLAN FRANCIS
PO BOX 101473
BIRMINGHAM AL 35210

ORDERED BY P.O.3001 LISA CROOK 599-6 SHIPPED BY PIKUP OVERRIDE

ORDERED	SHIPPED	ITEM NO.	DESCRIPTION	UNIT	UNIT PRICE	DISC %	DISCOUNTED
1	1	044020	AN ACCEPTABLE TIME	1	3 95		3 95
1	1	379131	JESUS IN THE GOSP OF MATT	1	2 95		2 95
1	1	094140	GOSPEL AND THE TWELVE STE	1	10 95		10 95
1	1	019528	BIBLE NRSV NOAB W/APOC PA	1	24 95		24 95

DISCOUNTED EXTENSION SUB TOTAL	42.80
SHIP/HANDLING	.00
SALES TAX	3.00
AMOUNT >	$45.80

INVOICE - PLEASE RETAIN FOR YOUR RECORDS

IM - 06/93

Cokesbury

201 EIGHTH AVENUE SOUTH
P.O. BOX 801
NASHVILLE, TENNESSEE 37202

DATE 06/06/94 PAGE 1
INVOICE # 4922218A
LOCATION BHAM

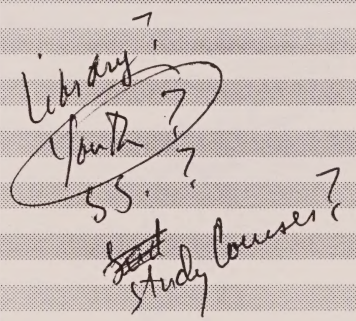
ACCT 33 4523503

CHARGE TO
COVENANT METRO COMM
ATTN ALLAN FRANCIS
PO BOX 101473
BIRMINGHAM AL 35210

SHIP TO
COVENANT METRO COMM
ATTN ALLAN FRANCIS
PO BOX 101473
BIRMINGHAM AL 35210

ORDERED BY PEG SCHOETTLINE-987-1497 SHIPPED BY PIKUP OVERRIDE

ORDERED	SHIPPED	ITEM NO.	DESCRIPTION	UNIT	UNIT PRICE	DISC %	DISCOUNTED
1	1	093652	FALL OF FREDDIE THE LEAF	1	995		995
1	1	171414	IT MUST HURT A LOT	1	799		799
1	1	312342	HELPING CHILDREN GREIVE	1	699		699
1	1	067174	WHY DID DADDY DIE	1	895		895
2	2	080662	GOD MAKES ALL THINGS NEW	1	998		998
3	3	149746	GOD IS ALWAYS WITH ME CL	1	1785		1785



DISCOUNTED EXTENSION SUB TOTAL	61.71
SHIP/HANDLING	.00
SALES TAX	4.32
AMOUNT >	$66.03

INVOICE - PLEASE RETAIN FOR YOUR RECORDS

Cokesbury

201 EIGHTH AVENUE SOUTH
P.O. BOX 801
NASHVILLE, TENNESSEE 37202

DATE 05/12/94 PAGE 1
INVOICE # 4848303A
LOCATION BHAM

ACCT 33 4523503

CHARGE TO
COVENANT METRO COMM
ATTN ALLAN FRANCIS
PO BOX 101473
BIRMINGHAM AL 35210

SHIP TO
COVENANT METRO COMM
ATTN ALLAN FRANCIS
PO BOX 101473
BIRMINGHAM AL 35210

ORDERED BY PEG 205-987-1497 SHIPPED BY PIKUP OVERRIDE

ORDERED	SHIPPED	ITEM NO.	DESCRIPTION	UNIT	UNIT PRICE	DISC %	DISCOUNTED
1	1	752108	DIRECTIONS IN FAITH JJA	1	4 95		4 95
1	1	752132	LEADER IN CH SCH TODA JJA	1	3 50		3 50
1	1	459448	GREAT FUNDRAISING IDEAS Y	1	12 99		12 99
1	1	04605X	YOU CAN FIND TEACHERS PA	1	5 95		5 95
1	1	046084	YOU CAN INCREASE SS ATTEN	1	5 95		5 95
1	1	399674	TRAINING THAT MAKES DIFFE	1	12 95		12 95
1	1	266200	ROBERTS RULES OF ORDR MOD	1	14 99		14 99
1	1	187825	OFFICIAL KOOSH BOOK	1	9 95		9 95

Admin for Library?

Change to Youth Fund??
Library?
55.?

DISCOUNTED EXTENSION SUB TOTAL	71.23
SHIP/HANDLING	.00
SALES TAX	4.99
AMOUNT >	$76.22

INVOICE - PLEASE RETAIN FOR YOUR RECORDS

Covenant Metropolitan Community Church
Expense Reimbursement Request

Peg Sinclair — Requester

To: _____ Date: 1/9/94

Amount: 97.96 Type - CASH/IN-KIND/CHARGE

For: Youth Material Sunday School + Youth Group

Coordinator

Assigned To:

Budget Line(s)/Special Project(s):	Amount
1. ~~Sunday School Bible Study~~	~~48.19~~ 10.00
2. Youth Programs	~~48.99~~ 75.00
3. Study Courses	10.00
4. Spec Programs	2.96

Limits: FOR 2 Months

X The above falls within the budget limits set forth for this budgeted line item or special project and is approved for payment.

_____ The above falls outside the budget limits or approved limit for this budget line item/special project. I hereby recommend:

✓ Approval. _____ Disapproval.

44.60
3.57
48.17

Remarks: _____

Signed: A Tyler Date: 1/23/93

Position: _____

Treasurer Use

Check #: 1463 Date Rec'd: 1/23/93

Post To: B.L. 10- Youth 75- Study 10- Special 2.96

Remarks: _____

COKESBURY BIRMINGHAM
12/09/93 17:22 E 4 9883

CHARGE TO ACCOUNT # 3205312

SCHOETTLIN, PEG
614 GARDEN RIDGE CIRCLE

HOOVER, AL 35244

ORDERED BY PEG 205-987-1497

1 @	8.95	X461500	$	8.95
		BIBLE STORIES ABT J ACT		
1 @	1.25	X300960	$	1.25
		COLORING BK THINGS I SEE		
1 @	1.25	X300958	$	1.25
		COLORING BK CHILD OF THE		
5 @	4.25	X750458	$	21.25
		JESUS CHRIST FOR YOUTH S		
1 @	4.95	X75044X	$	4.95
		JESUS CHRIST FOR YOUTH L		
1 @	6.95	X475864	$	6.95
		ON LINE PARENT NEWSLETTE		
1 @	11.95	X475538	$	11.95
		ON LINE JOURNAL SET		
1 @	35.00	X475287	$	35.00
		ON LINE LEADER PREPRINT		
SUBTOTAL			$	91.55
TAX	@ 7.00%		$	6.41
TOTAL			$	97.96
TENDERED Charge 3205312			$	97.96

This is your invoice.
Please retain to match w/your statement.

X Peg Schoettlin

OUR STAFF WISHES YOU A MERRY CHRISTMAS
AND A BLESSED AND HAPPY NEW YEAR

Meet Oct 30 - 6pm

CMCC 1996 BUDGET WORKSHEET - lease

10/16/95

Adopted by
Adopted by

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRO-RATION ITEMS
WORSHIP						
RENT - lease building this used to be warehouse	$67	$	$	Estimated rent for space	$2200	
WORSHIP SUPPLIES	$50	$59	$42	candles, wafers, juice, visitor cards, copy paper for bulletins (colored), cleaning alter cloths, minor items	$65	
MUSIC MINISTRIES	$200	$163	$42	all music purchase, copyright fees special projects	$200	
OPERATIONS						
MAINTENANCE	$125	$55	$63	Semi-annual carpet cleaning, tuning piano & organ, minor equipment, repairs, cleaning supplies	$125	
UTILITIES	$700	$696	$n/a	electric, gas & water for the lease building	$710	
TELEPHONE	$78	$49	$65	basic phone plus pastor's long distance calls	$50	
ADMIN. SUPPLIES	$35	$47	$26	basic office supplies, copier paper	$40	
COPIER CONTRACT	$110	$164	n/a	copier contract	$186	
POSTAGE	$25	$24	$27	admin. postage, church business (not included in other funds)	$30	
INSURANCE	$50	$61	$48	contents, liability, some medical	$85	
BANK CHARGES	$5	$8	$2	bank charges, fees & checks	$10	
OUTREACH						
EVANGELISM	$125	$65	$67	concerts/special speakers - all expenses (ads, travel, food, per diem, posters, flyers) outreach - Pride events, cards, posters	$100	
REGULAR ADVERTISEMENTS	$150	$48	$36	ad in 'Forum'; other ads if budget allows	$60	**
NEWSLETTER	$100	$107	$61	paper, postage, postal fees	$120	
SPECIAL PROGRAMS	$25	$28	$59	drama, puppets	$50	
PARISH EXTENSION	$25	sp$75		misc. exenses - if budget allows	$10	**
BENEVOLENCE						
BAO CONTRIBUTION	$80	$71	$73	contribution	$50	
CAF CONTRIBUTION	$80	spent $1880	spent $98mo	contribution to savings	$80	
1917 CLINIC CONTRIBUTION	$80	$71	$73	contribution	$50	
COMM. INFO LINE CONTRIB.	$25	$19	$23	contribution	$15	
GLOBAL OUTREACH	$50	$17		contrib. if budget allows	$25	**
OTHER CONTRIB.	$25	$14	$5	contrib. if budget allows	$25	**
AGAPE HOUSE				contrib. if budget allows	$70	**

CMCC 1996 BUDGET WORKSHEET

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRO-RATION ITEMS
CONGREGATIONAL CARE						
SOCIAL & HOSPITALITY	$100	$98	$72	potluck, kitchen supplies, fun nite, special food items	$100	
DEACON'S FUND	$40	$14	$28	letters, cards, postage, supplies	$40	
MEMORIALS	$50	$21	$5	flowers if budget allows	$25	
EDUCATION						
SUN. SCH.	$20	$18	$28	sun. sch. supplies, books	$20	
BIBLE STDY	$10	$0	$5	bible study supplies, books	$5	
STUDY COURSES	$10	$1	$4	supplies, paper, books	$5	
INQUIRER CLASS	$20	$13	$15	pamphlets, food,	$10	
YOUTH MINISTRIES	$40	$9	$40	supplies, books	$20	
CHILDREN'S MINISTRIES	$20	$0		materials children's church	$10	
LIBRARY	$20	$6		books - if budget allow	$20	**
FUNDING/SAVINGS						
DIST. CONF. FUND CONTRIBUTION	$150	spent $515	spent $165m	lay delegate(s) savings fund	$130	
GEN. CONF. FUND CONTRIBUTION	$50	spent $2724		savings fund for lay delegate(s) & pastor - if budget allows	$50	**
SCHOLARSHIP FUND CONTRIBUTION	$25	$8	spent $1 mo	savings for needy student clergy if budget allows	$10	**
BLDG. FND. CONTR.	$100	spent $800		savings contribution	$100	
CAP. EQUIP. FUND CONTRIBUTION	$100	spent $904	spent $79mo	savings contribution for major equipment items	$100	
ANNIVERSARY FUND CONTRIBUTION	$100	spent $461	spent $55mo	savings for annual event - travel, ads, flyers, - if budget allows	$100	**
UFMCC						
PENSION FUND	$100	$87	$73	quarterly contrib.$.75 per member	$95	
UFMCC TITHE	$649	$602	$530	monthly 10% of gross	$650	
GLAD TITHE	$324	$301	$265	monthly 5% of gross	$325	
STAFF						
PASTOR COMP.						
housing	$800			allowance paid to pastor	$800	
travel	$75			allowance paid to pastor	$75	
insurance	$110			paid direct to suppliers	$110	
compensation	$930			paid direct to pastor	$930	
conferences	$75			savings for conferences	$65	
retirement fund	$130			pay to fund manager(s)	$130	
ADMIN ASSIST	$120	$67		comp - month	$120	
CHAMBERLAIN	$108	$108		comp - $25 wk	$108	
TOTAL	6486	5743		per month	**$8509**	

**** items may be prorated if full budget not reached for a specific month**

CMCC 1996 BUDGET WORKSHEET - mortgage

10/16/95

Adopted by
Adopted by

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRO-RATION ITEMS
WORSHIP						
WORSHIP SUPPLIES	$50	$59	$42	candles, wafers, juice, visitor cards, copy paper for bulletins (colored), cleaning alter cloths, minor items	$65	
MORTGAGE				monthly payment	$2200	
MUSIC MINISTRIES	$200	$163	$42	all music purchase, copyright fees special projects	$200	
OPERATIONS						
MAINTENANCE - ROUTINE	$125	$55	$63	Semi-annual carpet cleaning, tuning piano & organ, minor equipment, repairs, cleaning supplies	$125	
UTILITIES	$700	$696	$n/a	electric, gas & water for the two buildings	$710	
TELEPHONE	$78	$49	$65	basic phone plus pastor's long distance calls	$50	
ADMIN. SUPPLIES	$35	$47	$26	basic office supplies, copier paper	$40	
COPIER CONTRACT	$110	$164	n/a	savings for annual copier contract	$186	
POSTAGE	$25	$24	$27	admin. postage, church business (not included in other funds)	$30	
INSURANCE	$50	$61	$48	contents, liability, some medical	$217+	
BANK CHARGES	$5	$8	$2	bank charges, fees & checks	$10	
OUTREACH						
EVANGELISM	$125	$65	$67	concerts/special speakers - all expenses (ads, travel, food, per diem, posters, flyers) outreach - Pride events, cards, posters	$100	
REGULAR ADVERTISEMENTS	$150	$48	$36	ad in 'Forum'; other ads if budget allows	$60	**
NEWSLETTER	$100	$107	$61	paper, postage, postal fees	$120	
SPECIAL PROGRAMS	$25	$28	$59	drama, puppets	$50	
PARISH EXTENSION	$25	sp$75		misc. exenses - if budget allows	$10	**
BENEVOLENCE						
BAO CONTRIBUTION	$80	$71	$73	contribution	$50	
CAF CONTRIBUTION	$80	spent $1880	spent $98mo	contribution to savings	$80	
1917 CLINIC CONTRIBUTION	$80	$71	$73	contribution	$50	
COMM. INFO LINE CONTRIB.	$25	$19	$23	contribution	$15	
GLOBAL OUTREACH	$50	$17		contrib. if budget allows	$25	**
OTHER CONTRIB.	$25	$14	$5	contrib. if budget allows	$25	**
AGAPE HOUSE				contrib. if budget allows	$70	**

CMCC 1996 BUDGET WORKSHEET

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRO-RATION ITEMS
CONGREGATIONAL CARE						
SOCIAL & HOSPITALITY	$100	$98	$72	potluck, kitchen supplies, fun nite, special food items	$100	
DEACON'S FUND	$40	$14	$28	letters, cards, postage, supplies	$40	
MEMORIALS	$50	$21	$5	flowers if budget allows	$25	
EDUCATION						
SUN. SCH.	$20	$18	$28	sun. sch. supplies, books	$20	
BIBLE STDY	$10	$0	$5	bible study supplies, books	$5	
STUDY COURSES	$10	$1	$4	supplies, paper, books	$5	
INQUIRER CLASS	$20	$13	$15	pamphlets, food,	$10	
YOUTH MINISTRIES	$40	$9	$40	supplies, books	$20	
CHILDREN'S MINISTRIES	$20	$0		materials children's church	$10	
LIBRARY	$20	$6		books - if budget allow	$20	**
FUNDING/SAVINGS						
DIST. CONF. FUND CONTRIBUTION	$150	spent $515	spent $165m	lay delegate(s) savings fund	$130	
GEN. CONF. FUND CONTRIBUTION	$50	spent $2724		savings fund for lay delegate(s) & pastor - if budget allows	$50	**
SCHOLARSHIP FUND CONTRIBUTION	$25	$8	spent $1 mo	savings for needy student clergy if budget allows	$10	**
BLDG. FND. CONTR.	$100	spent $800		savings contribution	$ --	
MAINTENANCE FUND SAVINGS CONTRIB.				regular contribution to savings for major repairs	$200 +	
CAP. EQUIP. FUND CONTRIBUTION	$100	spent $904	spent $79mo	savings contribution for major equipment items	$100	
ANNIVERSARY FUND CONTRIBUTION	$100	spent $461	spent $55mo	savings for annual event - travel, ads, flyers, - if budget allows	$100	**
UFMCC						
PENSION FUND	$100	$87	$73	quarterly contrib.$.75 per member	$95	
UFMCC TITHE	$649	$602	$530	monthly 10% of gross	$650	
GLAD TITHE	$324	$301	$265	monthly 5% of gross	$325	
STAFF						
PASTOR COMP.						
housing	$800			allowance paid to pastor	$800	
travel	$75			allowance paid to pastor	$75	
insurance	$110			paid direct to suppliers	$110	
compensation	$930			paid direct to pastor	$930	
conferences	$75			savings for conferences	$65	
retirement fund	$130			pay to fund manager(s)	$130	
ADMIN ASSIST	$120	$67		comp - month	$120	
CHAMBERLAIN	$108	$108		comp - $25 wk	$108	
TOTAL	6486	5743		per month	**$8741**	

**** items may be prorated if full budget not reached for a specific month**

Mark

To: CMCC Board Members
From: Steve Parker-Lay Delegate
Re: Risk Management Workshop

While at the recent GLAD conference I attended a risk management workshop facilitated by Rev. Elder Don Eastman and I want to share my notes with you.

Resources on the subject:

Richard Hammer--Christian Ministry Resources, Matthews NC

Textbook: "Pastor, Church & Law."

Non profit tax status:

CMCC is covered under UFMCC's 503-C-3 non-profit tax status (federal)

Our articles of incorporation (state) charter should be current. I.E. Some states require this to be renewed annually. Does Alabama?

I asked Rev. Eastman about the difference between private contractors and employees. He seemed to discourage the use of private contractors (even like the church organist) due to the potenaial liability (taxes & social security) . I have discussed this with Allan who also has some information on this subject.

Insurance:

"Church Mutual" insurance company is widely used throughout the fellowship. I understand that they gave us an estimate recently.

Insurance should include: General Liability, Professional Liability, Officers & Directors Liability. Needs to be comprehensive and should list/specify as additional insured GLAD & UFMCC. Should also cover vicarius liability, for example: a volunteer who uses their personal car for church business.

Liability:

The question "Does an agency relationship exist?" relates to private contractors. Even volunteers are agents of the church. A screening process needs to be in place that includes supporting documentation and hard copies should be kept on file. Literally a form with dòcumentation supporting checked references and such questions as "have you ever been convicted of a felony?, child molestation, etc."

Referalls to therapists outside the church need to be to a number of therapists letting the patient make the determination of which one.

Appropriate and quick response to allegations of wrong doing without bias toward the accused and with compassion for the victim. What is meant by a quick response is minutes and hours and not days or weeks. Activate the system: 1) notify the District Coordinator. 2) Send a letter to the CCCC. 3) Document everything.

Other:

Board members need to know their legal responsibilites by state law, federal law and by UFMCC by laws.

I have some brochures which you all might want to review and I recommend that the board utilize (or at least read) a check-list that was provided entitled "Risk Management For Churches: A Self Directed Audit."

There is also a half-day seminar on risk management offered the Saturday before General Converence opens. It is only open to conference registrants so again, I encourage any of you that can to attend the conference.

I hope that this information is beneficial to you and just let me know if you have any questions or would like to discuss any of this.

In Christ's service,
Steve

PASTOR'S REPORT
June 12, 1995

Since May 7, 1995 I have done the following:

Attended meetings:	4
Attended Worship	11
Preached:	5
Consecrated communion	5
Taught classes	3
Led groups	4
Funeral Home Visitation	1
Counseling Sessions	3
Holy Union Counseling	7
Supervision meetings	2 (student clergy and deacons)
Attended Huntsville Installation	1

GAY PRIDE/PENTECOST: The whole weekend was phenomenal! While I have not checked with Allan for the attendance on that Sunday, the Saturday picnic had over 60 people present. The float was finished on time, although we often doubted that it would be. The choir was awesome at church and at the park. The quilt dedication brought in over 40 people, including parents and other relatives and friends. Everything went very well, with no hitches and Greg Adams, Susan Walker, Allan Francis, Stevie Hoven and many others need to be commended for the work done that weekend and leading up to Gay Pride. The newspaper article on Monday brought me a straight couple (he is Jewish, she is Christian), who felt I might be able to do their wedding nonjudgmentally.

HUNTSVILLE INSTALLATION: I attended the installation of Marianne McPherson, the new pastor at Huntsville. About 10 Covenant members were present at that service, the largest church group represented outside of Huntsville itself. Many people were very impressed with Jeri Anne Harvey and would like to have her here. That will be brought up at the Board meeting later.

CLIFF MORRISON MEMORIAL: We have kicked off the Cliff Morrison Memorial Apartment at Agape House with Malcolm Marler preaching the evening service on Gay Pride Day. He was very well received. The current amount in the Memorial Fund is $1800 approximately, with other gifts still to be received. I believe there are at least seven more people who can give $100 in Cliff's memory, and I may be making some phone calls to see if we can get the original $2500 needed to furnish the apartment before General Conference. Mrs. Morrison has promised a check for that fund and it has not been received as yet. She sent her regrets that she could not be present for the service, feeling that she was just not strong enough to take the emotional stress. She is very frail. I do expect that she and Nancy will make a contribution to the Memorial Fund.

MEMBERSHIP: Membership is now 117; one member has been transferred to First MCC Atlanta.

Greg Bullard will update them on requirements.

NEW MEMBERS: We took in two members from a previous class and have some people from the current class interested in membership.

STUDENT CLERGY: Two members have approached me about becoming student clergy. Richard Barham is an ex-Baptist minister of eight years. He is interested in seeing about transfer clergy status or student clergy status, depending upon his educational level. Lee Rahe has his Ph.D. in an unrelated field, but is interested in becoming student clergy. Lee lives in Tuscaloosa, has a long church history, and might be someone who could help eventually with Tuscaloosa. I have heard nothing from Gail Waller in Mobile as yet about her coming up. I expect to see her at General Conference and we will discuss further.

CHILDREN'S MOMENT: We still need a microphone for this.

CHRISTIAN EDUCATION: No one seems to be attending Sunday School at the present time. I think for the summer there needs to be no push on this, but in the fall inquirer's classes could be held at this time and that might spark some interest in attending Sunday School. There are enough educational things going on for the summer (new Wednesday study and Bible Study) to work in any people who might be interested. We will be doing Healing Distorted Images of God after General Conference. There is some interest in a Church History class for the fall.

CHILDREN'S MINISTRY: Missy Ragona and Eddie Merrell have been doing this. The sale of T-shirts at Gay Pride will fund a trip to 6-Flags later in the summer. The Covenant Kids are also going to have an outing, apparently to Oak Mountain in July.

AIDS MINISTRY: Shirley Lambert and Shannon Brier are working on the Care Teams. The next educational session for these is on July 8th at the Cathedral Church of the Advent. Most of our care team people will be attending that.

MUSIC COPYRIGHT LAW WORKSHOP: Susan Walker is planning this. I understand the materials are back ordered.

SEXUAL HARASSMENT OF MEMBERS WORKSHOP: Some materials on this have been received from the insurance company. No date has been set. UFMCC has defined "unbecoming conduct" and this will be covered with the staff/deacons at the next deacon's training. Additionally, the Fellowship has defined "fostering dependency" as unbecoming conduct, and this, too, will be covered.

FORUM ON GENERAL CONFERENCE ISSUES: Steve Parker, Shirley Lambert, and I will be working on this. It will be held on July 11th.

FUN NIGHT: The picnic was a huge success. Social activities for the summer seem to be wanted in the form of picnics, etc. I wonder if a soft ball Saturday evening or volley ball with a picnic sometime in August might work. Council on Ministries is proposing a Talent Show to be held in conjunction with Christmas in August, to raise money for church funds (Morrison Memorial Fund, piano fund, building fund, etc.)

THE BELL: I have heard nothing more about the gift of the bell to the church, except that Robin now has the bell.

HYMNAL PROJECT: The check has been sent to MCC San Francisco, and we are awaiting receipt of the Hymnal Project from them. This has still not been received. I called San Francisco and they said it had been mailed three weeks ago. They are sending another copy tomorrow.

HOLY UNIONS: I have six couples either in Holy Union counseling or prepared to have Holy Unions over the summer. This is ridiculous. All are female, or I would bounce the counseling off to one of the male student clergy. I also have a wedding in the offing.

TROY PERRY: I have written Frank Zerilli asking if we could have Troy Perry for the weekend of our anniversary 1996. I have not heard anything back yet.

Respectfully submitted,
Rev. Marge Ragona

AGENDA FOR BOARD OF
DIRECTORS MEETING

JUNE 12, 1995

OPENING PRAYER

REPORTS

- MINUTES OF PREVIOUS MEETING(S)
- TREASURER'S REPORT
- PASTOR'S REPORT
- NR FINANCE COMMITTEE
- BUILDING & GROUNDS COMMITTEE
- PERSONNEL COMMITTEE
- ✓ PARISH EXTENSION
- OTHER

20-25 no leadership emergency
30-35 hrs. week -
offerings from Bham +
Bible study 6-12.
no advisory board -
5 members.
Goals setting session.
6 mo. report.

$325.00 spent
$200 - $300

OLD BUSINESS

- ✓ HYMNAL PROJECT -
- ✓ CATHEDRAL OF HOPE PROGRAM -
- ✓ LIABILITY INSURANCE -
- ✓ LEASE
- ✓ CHILDREN MINISTRY
- ✓ REPORT OF GAY PRIDE ACTIVITIES
- ✓ COPYRIGHT SEMINAR AUG 19
- ✓ CHURCH BROCHURES

NEW BUSINESS

KATHY MARTIN'S TRANSFER RCVD.
25.00 to NAMES Project.

CLOSING PRAYER

Thank yous — to Marrow Mem Fund.

Mailing to include T+G + UAB Fac.

All Things Are Possible!
Mark 9:23

URGENT!

TO: The Board of Directors of all U.S. Metropolitan Community Churches
FROM: Rev. Elder Don Eastman
Treasurer, UFMCC

At present, all congregations affiliated with the UFMCC in the United States have federal tax-exempt status under Section 501(c)(3) of the Internal Revenue Code on the basis of a Group Exemption Number (2401) held by the UFMCC.

UFMCC
5300 Santa Monica
Suite 304
Los Angeles
CA 90029 USA

Tel (213) 464-5100
Fax (213) 464-2123

Each subordinate organization (local church) must have their own Employee Identification Number (EIN) for use in regards to tax withholding purposes. All local churches (and districts) should have an EIN.

The IRS now requires that the UFMCC submit the EIN for each subordinate organization with the other information we are required to file annually. It is necessary, therefore, to request that you immediately send verification of your church's EIN. If you do not have an EIN you should apply for one immediately, and return a photocopy of your application so we can include it with the information we must file with the IRS.

Again, we immediately need from your church its EIN or a copy of its application for an EIN.

If you have any questions regarding this request, please contact: Rev. Elder Don Eastman, UFMCC, 5300 Santa Monica Blvd., Suite 304, Los Angeles, CA 90029; or call (213) 464-5100; Fax (213) 464-2123.

Thank you for your immediate response!

1379 Tullie Rd. N.E.
Atlanta, Georgia 30329

Non-Profit Org.
U. S. POSTAGE
P A I D
Atlanta, Georgia
Permit #3195

Rev. Marge Ragona
911G Valley Avenue
Birmingham, AL 35209

BUDGET BUILDING WORKSHOP

What does building a budget involve? Input about programs and ideas CMCC would like to do. Yes, there's some things that are sorta automatically listed (utilities, rent, compensation, etc.). But, the rest of the budget consists of Sunday School material, library books, copy paper, communion wafers, choir music, etc. The church programs create many parts of budget. Estimating the cost of those program items is what builds the rest of the budget. Much of the budget will be covered by regular pledges and giving. Some may have to be covered or augmented with fund raising. Remember, that after this workshop, many modifications will be needed to make it all fit.

Here are some ideas.

1. WORSHIP

Count the regular and special worship services. $65.00/mo

- communion wafers @.02
- host wafers @.05
- grape juice @1.40qt
- juice cups @.02
- candles @.50
- special bulletin covers @.10
- regular bulletins
  - 8 1/2 x 11 (colored) @.30/100
  - 8 1/2 x 14 (colored @.40/100
  - extra paper for inserts
- candles for special services
  - candlelight services
  - Christmas/Advent
  - Easter
- altar cloth replacement & cleaning
- visitor cards @.05
- offering envelopes @.02
- altar flowers special occasions $100.00 mo Director $200.00 mo.

2. MUSIC/DRAMA

- regular music purchases
- copyright fees $1/50/xx
- honorariums for special musicians
- stipend for musician and/or director
- hymnal replacement-
- ✓choir hymnal
- puppet program

3. SPECIAL PROGRAMS

What special programs will there be?

- drama
  - costumes
  - scripts
  - sets
  - lights
  - props
- major choral music
  - music purchase
  - tape, insturment rental
  - props
- retreat — $100.00
  - site rental
  - food
  - material; paper to print programs
- Tenebrae dinner
  - food
  - paper to print program
- anniversary
  - special ads
  - special programs
  - honorariums
  - special program printing
- others — $75.00
  - Easter palms
  - Christmas tree
  - member appreciation day — $100.00
  - pastor appreciation day — $150.00

4. EVANGELISM

What special concerts or events are there? — 3 concerts

What regular advertising will we do?

- concerts — $125.00 ($65-67.00 spent)
  - special advertising for each
  - honorariums/love gifts
  - travel/food/lodging
  - posters
- Pride week events
  - special ad
  - hand-out material/phamplets
- regular advertising (Forum)
- church brochure(s) & cards

(cut cost on napkins)

5. FAMILYSHIP
What pot-luck dinners will there be?
Any other special dinners? Christmas in August Dinner?
Thanksgiving dinner? Receptions for concerts?
What about fun night?
What about parties & dances?
What about monthly socials?
food that the church furnishes
condiments; main course
all paper/plastic products
plates, bowls
utensiles
napkins, paper towels, garbage bags
table cloths
cleaning supplies/ garbage bags
decorations
cakes for birthday social

6. NEWSLETTER
How many issues will be published? 12
How many pages to an issue? 6
11 x 17 paper @.70/100
8 1/2 x 11 paper @.30/100
labels
stickers
postage @ $0.111 each
clip art book?

$120.00
$

7. EDUCATION
What supplies, books & material will be needed?
How many inquirer's classes do we plan to have?
How many will attend various groups?
How many classes do we have?
How about the library? -$240
What youth programs will there be?
library books
Sunday School
Bible study
special study courses
paper for printing inquirer's material
membership certificates
phamplets
meals at inquirers - classes
special youth programs
special youth supplies

$24 $205.00
130 $120.00
13/5 $240
30
$270

$40.00 mo.

8. CONGREGATIONAL CARE
Will there be a memorial/sunshine activity?
birthday cards & care cards
postage
memorial cards & flowers $50.00/mo.
contribution to Community Assistance Fund $80 mo.
contribution to Tuscaloosa Parish extension

($1880.00 spent)

9. CONTRIBUTIONS
What organizations & activities to give contributions to?
BAO $0
1917 $0
community information line 20 (15)
global outreach $0 (25)
Agape House 70.00 mo. (50)

$0 / 1yr / 600

10. ADMINISTRATION
stipend for administrative assistant $120 mo
postage $35.00
copy paper $30.00
envelopes
telephone $60 - $49.00
insurance $215
bank charges $10 - $8.00
copier maintenance agreement $186

11. BUILDING
stipend for custodial work $108
utilities $710 ✓ $696.00
maintenance
carpet cleaning $100
piano/ organ repair $10
cleaning supplies $5
misc. $10
$125.00 mo
contribution to fund for major maintenance items Repair of AC
contribution to fund for large equipment items — AC 100.00 mo.
Mortgage $2200 mo. piano fund — (140.00 mo)

12. CONFERENCES
How much of conference expenses should the church pay?
How much will general conference cost?
How much will district conference cost for 2 or 3 people?
What if we spend more than we have in savings for this?
How much should we put in savings?
general conference savings
district conference for lay delegate(s)
district conference for pastor
conference expense for other clergy in residence

$150.00 mo lay del.
50.00 mo gul conf
75.00 mo pastor

3 nights / 3 days. per diem + travel.

13. PASTORAL STAFF
Much of the pastoral compensation package has already been contracted (over $2000).
honorariums for guest speakers when pastor on vacation
stipend for other clergy in residence

October 7, 1995

CMCC Budget and Calendar Planning Committee,

First let me address changes in programs for the upcoming year before looking at budget concerns. As co-editor on the newsletter, John Foust has been a tremendous help to me. I hope to increase this committee to find an **assistant public relations director** to eventually replace me. I want this person to be responsible for external communications to news outlets including the *Alabama Forum, Black and White, Southern Vice, Etc, the Birmingham News* and others. I have come to realize Birmingham readers frequently read the Atlanta publications.

Concerning the calendar. In our various committees let's make an effort to include, no, actively pursue the participation of our new members in planning activities and chairing subcommittees. Let's take advantage of all the talents of our congregation. And so as not to wear ourselves out — when we set a date for a function, roll the calendar back and make abundant time for planning and publicity, so that we never say, "we haven't had time to do this, let's postpone it a month" or produce something to less than its potential.

From the current budget, we run regular ads in the Alabama Forum and have run an ad in the Apollo Ball program. However we have no consistent method of tracking. Following our next congregational meeting I will have printed **new custom visitor's cards** to track where people heard of CMCC. These will be coordinated with the new CMCC brochures, which are being printed in this budget year. **The new brochure** will be a revision of the brochure we used at Pride and in our visitor's packs. I feel they were a success and these new 2-color brochures will be "absolutely fabulous." They will be printed following our next congregational meeting. Also we are participating in a cooperative effort with the other MCCs in the state to place a full page ad in the **Rainbow pages.** This should offer us a new visibility and establish a picture of foundation and stability. Many people still have never heard of MCC, but this will show them that we are a congregation large enough to have 5 groups even here in Alabama.

Allan is a better judge of how paper and postage will affect the newsletter in the next year. Concerning the advertising budget, I feel it can be trimmed if necessary as we look to squeeze our budget. But bear in mind I expect Covenant will need to cash flow to cover additional concert promotion, the regular *Forum* ads, **new cooperative possibilities** (perhaps a co-op ad with the other MCCs around Easter or Christmas in *Etc* or the *Southern Voice*). I look forward to another year serving with you all

Respectfully and in Christ's love,
Mark B. Moore
Director of Public Relations, Council on Ministries

1996 CALENDAR DATES AND BUDGET REQUEST
Covenant Metropolitan Community Church
DEACONS *

Calendar

* Spiritual Retreat - September 14

(Excel - Weekend after Easter (?) April 12-14
September 27 - 29)

Budget

* Deacon Fund ---------- same as 1995
* Spiritual Retreat ---------- $100.00
* Member Appreciation ---------- $100.00
* Pastor Appreciation ---------- $150.00

Children's Sermon Workshop – Worship Comm. to evaluate - required
Mark Cobb not scheduling singers – post schedule & allow to schedule themselves -
announce in bulletin location of sign up sheet (calendar) for singers & song leaders.
gifts & skills survey - "Pledge Your Skills" - Go ē pledge cards

Silence for confession

CMCC WORSHIP COMMITTEE
September 24, 1995

Commu. Servers - Ushers.

PURPOSE:

* To assist the pastor in the planning of worship services
* To enable the laity to have a voice in the planning of worship
* To help introduce changes in worship required by our growing church
* To help make worship more "visitor friendly" and thereby, to promote continued church growth

SUGGESTED AGENDA ITEMS TO ADDRESS:

1. To assist the pastor in the Training and Evaluation of worship leaders such as: scripture readers, communion servers, ushers, etc.

2. To monitor visitors' experience of CMCC worship. response card go ē first letter

3. To promote advanced planning of worship services and preparation of worship materials.

4. To help plan special services in cooperation with the pastor.

5. To act as a "sounding board" for concerned church members and to address special concerns of members regarding the worship services as they arise. Some concerns already raised by members include:
   a. length of communion service
   b. concerns about children's sermons
   c. lack of scripture reader preparation

6. To facilitate involvement of more individuals in worship based on their abilities; i.e., drama, visual arts, instrumental music, etc.

TODAY'S AGENDA:

1. General Discussion - To briefly discuss committee's purpose and interest level of members. To brainstorm briefly for committee members' ideas.

✓ 2. Plan Worship Leaders' Schedule - To streamline planning process and prepare October's schedule.

3. Other - Committee suggestion.

Eddie Merrell –
Peg
Mark Cobb
Missy

8/13

Agape 7411.34

Bldg ~~40,730.90~~ 40,730.90 + 1000

CAP 1795.47 (500 designated)

Piano 548.01

Reserve 6800.75

Allan —
Contact Highland Avenue Bank

Covenant TIMES

THE NEWSLETTER OF COVENANT METROPOLITAN COMMUNITY CHURCH
SEPTEMBER 1995

'Yes' was the vote. Now—can we do it?

Onward we will move to create new ministries, opening our doors to the community with services and activites. The vote at last month's congregational meeting said we as a church wanted to do so in this worship facility.

The point was raised that as we pursue the purchase of any building, we take care not to forget our basic charge as Christians, and that we recognize all the varied potential we have to offer the community through resources, information, extended use of the worship facility.

Following the vote to pursue the purchase of the building, the group made a silent pledge of more than $27,000 to raise by Nov. 1

OTHER IMPORTANT DATES

Sept. 10 Finance Committe Meeting, following potluck dinner

Oct. 7 Calendar and program budget worshop, 10 a.m.

Oct. 15 Finance Committee meeting, time TBA

Oct 22 Pledge Sunday

Nov 1 Deadline for $20,000 new cash in hand

Nov 12 Congregational meeting, following morning worship, vote on 1996 budget, there will be 2 budget choices (with building purchase and without building purchase.)■

DOLLARS & sense — CHURCH MORTGAGE 101

BY ALLAN F., TREASURER

What will we need to buy this building?

Many of you have had some experience with a home mortgage. Most of us have financed something like a car or other large purchase. We've all seen the basics...borrow money and pay it back over time with interest.

The church will be borrowing about $204,000 with a commercial mortgage. The interest rate fluctuates with the going 'prime rate'. On a fifteen year loan, the payments would be about $2200 a month. If we get a variable rate loan, that will be set for the life of the mortgage until the last payment. If we get a fixed rate loan, the bank requires a last payment 'balloon' at five or seven years in order to adjust the rate. This is customary and is a routine refinancing for the balance at a new rate.

The downpayment will be $51,000 cash. We set a goal of at least $20,000 to be raised by November 1 to add to the $41,000 we already have. The extra money will be needed for closing costs, first year insurance, maintenance startup fund and other purchases. If we raise even more, we may be able to purchase the piano.

Another key item in the package is a group of 'co-signers'. We will need at least five or six, preferably more, people to provide a finance statement to attach to the mortgage application. This is not a lien or second mortgage on their property. It's more similar to that first loan you got when your parents cosigned with you. These forms will be absolutely secret, for bank officials only. Please consider this and contact the Treasurer if you're willing.

All of this $2200 must be 'new' pledges to the building fund and designated as such. The 'current' level of giving to the building fund needs to remain level because it will be used for the maintenance fund and insurance.

Our giving to the regular budget must remain the same and consistent, also. The other program items of the church will go on as usual. The programs will increase and improve with the addition of building space and time...we will have 100 percent use of the building!

With the new facility will come many more opportunities for activities and service. Friday and Saturday programs can blossom. The grounds crew will become a weekely event. The maintenance crew will expand. Decorators and designers, sharpen your pencils! Thespians, dust off your spotlights! ■

The family and friends of Covenant Metropolitan Community Church mourn the death and celebrate the life of Rob Roberts.

His many talents and joyful nature were a blessing to many.

Memorial
Friday, September 8, 1995
7 p.m.

Covenant TIMES

PUBLISHED BY
Covenant Metropolitan Community Church

5117 1st Ave. N.
P.O. Box 101473
Birmingham, AL 35210
599-3363

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Tuscaloosa Worship Coordinator
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Clergy In Formation
Andy Mullins, Greg Bullard

Deacons
Cal M., Shirley C., Kay H., Cliff T., Mark B., Eddie M., John F., and Peg S.

Newsletter Staff
John Foust
CO-EDITOR
Mark B. Moore
ART DIRECTOR, CO-EDITOR

Don't miss an issue...

❑ I'd like the COVENANT TIMES mailed to me monthly

❑ I'd like to know more about your church. Please send me an information pack.

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MARGE'S musings

BY REV. MARGE RAGONA

Strength through community and family

Yea, though I walk through the valley of death, I shall fear no evil, for thou art with me.

PSALM 23: 4A

I have been reading Who Needs God? by Harold Kushner, the rabbi who wrote When Bad Things Happen to Good People. It's a book which can be helpful when people are facing crises in their lives. I'd like to share some of the thoughts gleaned from that book — which spoke to me as your pastor.

Religion is from the same Latin word as "ligament." Relictio means to "tie together" and that's what religion does — it ties us together as a worshipping community.

Early in the 20th century, the anthropologist Emile Durkheim went to the South Seas to study primitive religions. One of the important things he learned was that the primary purpose of religion in early societies is not to put people in touch with God, but to put people in touch with each other. There are many things humans do not want to face alone. As a grandmother, I can tell you that the birth of a child is something we want to celebrate with others; we want the parents, the grandparents, the aunts and uncles around to be joyful with us. It is a time of sharing good news.

Death is another one of those times. We do not wish to face death alone — the death of a friend, a lover, a child, a parent. We want our families and friends with us. We want to tell stories to each other, stories that begin "Do you remember...?" And we want others to share our sense of loss, of grief, of desolation, because we cannot bear it alone. It is in the special times of our lives that we want and need our friends and family — marriage or holy union, graduation, sickness, etc.— times of rites of passage when community and family are important.

Churches or religious groups function for many of us as families — sometimes even the dysfunctional families of our youth are models for "doing church." It is at important times of our lives when the church family is at its best and functions well for us. Our church family cannot make the bad times go away, but they can make them bearable by sharing the good news that this is not the end of the world; that others have lived through tragedy and survived, and we can learn survival skills from those souls who have been down the same road before.

One person described faith as "giving me a language to describe what's happening to me."

Peter Berger, the sociologist of religion, reminds us that when the child awakens terrified in the night that the parent reassures the child with the affirmation that all is still in order and we can still trust the world. "It's all right" is a simple declaration, but one which tells us that "God's still in heaven and all's right with the world." Difficult times, seen through the eyes of faith and belief, are still difficult but they are seen in a perspective which the person without faith does not share. We see things others cannot see. The writer of the Epistle to the Hebrews defines faith as "the evidence of things not seen." One person described faith as "giving me a language to describe what's happening to me." A faith which works may not always make sense, but it lets us know that we have been touched by God in a very special way, sometimes by a word, a story, a memory triggered by a written passage. In those moments, we realize that we are not alone. Someone has walked this path before.

For those of us who are Christians, it is good to know that the God who became human, Jesus the Christ, walked where we have walked. He had friends who married, bore and lost children. He lost one of his best friends by death, and another betrayed him. There is much we can learn from this Christ about living. But one of the things he reminds us is that through him we are all joined together. He uses the metaphor of the vine and the branches to show us how we are connected. I can promise you that there will be times in your life when you will be glad you have this family around you. These are special people and in times of need, they will share their faith with you. Many of them have also been there and they are willing to share their survival skills with you. It's a tough world out there, we need each other. You need us and we need you. Come join us. Be community and family with us. ■

DEACON'S

BY DEACON PEG SCHOETTLIN

A knock at your heart's door

The church of my youth had a picture of Jesus with his hand raised, poised to knock on the closed door before him. At first glance this seems only to carry the message of Jesus' desire to enter. A second glance however, reveals the absence of a handle on Jesus' side of the door.

Hmmm...now the message becomes Jesus' desire to enter *and* the need for the dweller of the home to open the door from within to allow Jesus' entrance.

I hate it when I have to own my actions in responding to *the knock*. Wouldn't it be grand if Jesus did *all* the work?!? But who among us is willing to do aother's work? And what would they gain if we did?

The good news is, we do not have to respond by ourselves. We are not in this (world) alone. My therapist once said to me, "There are many things you will have to do *for* yourself, but very little you have to do *by* yourself." Thus, the priesthood of all believers, a cloud of witnesses, soul-mates, spiritual directors, pastors, deacons, call them what you may, but you may call them.

Should you need help responding, there will be those to help you answer *the knock*...

"Who's there?"

"Jesus."

"Jesus who?"

"Jesus, the lover of your soul."■

Member Appreciation Day

JOIN US AS WE TOWEL OUR TWO NEWEST DEACONS AND GIVE SPECIAL RECOGNITION TO SOME OF OUR CHURCH FAMILY. SHARE IN THIS JOYOUS OCCASION.

SUNDAY, SEPT. 10,

11 A.M.

Covenant Metropolitan Community Church

6th Annual Spiritual Retreat

Cheaha State Park

September 30, 1995

10:00 A.M. Until 8:00 P.M.

..... a time to enjoy a beautiful morning drive through God's mountains...to be nourished by God's word...and to family-ship with friends...through prayer...study...worship ...sharing...food & fun.....

Things to bring: Yourself, friends, Bible,notepaper,pen, and lawn chair (if able). And especially an open mind and heart. Suggested donation - $5.00 per person, $10.00 per family unit, as able. Evening meal included. Please bring brown bag lunch and sodas for the day.

If camping, call 1-800-252-7275(or 205-488-5111, ext.. 149) ASAP for reservations.

Directions: I-20 East...Exit 191... Turn right...Hwy 431...Approx. 5 miles...follow signs to Cheaha State Park.... follow signs to lake campground...look for large pavilion on lake.

Sign up sheet at the church (to get a count for evening meal), or call 956-6418 (leave message if needed).

We'll see you there!

WANTED

Play pen, mat, and baby blankets for child care during morning church service. Will pick up.

Items for auction, **Oct. 20.** Needed are art works, silver, jewelry, pewter; other items of real value. This is *not* a garage sale, but an auction of items of value. See what items you can contribute. Proceeds go to Building Fund.

For All Walks of Life

Remember the AIDS Walk

October 22. Needed are team captains for Covenant and people to raise money. Volunteers are counted by the number of envelopes taken for fund raising. Let's see how many we can enlist to collect funds for AIDS agencies in Birmingham.

Remember that as a church we help support BAO, 1917 Clinic, and Agape House. Let's help with their fund raising for the next year by contacting our coworkers, friends, and families for their assistance.

SUBMISSIONS

Your submissions to the newsletter are welcomed, whether they be prose,poetry, news or art. Direct questions to Mark Moore or John Foust.

And if you don't write, but still want to help, join our happy group of folders. Several of us get together one Tuesday a month to fold and label the newsletter. Laughter is always there.

SEPTEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1	2
6:30 pm Choir **8 pm** Council on Ministries meeting 3	Labor Day 4	**6:30 pm** Choir **8 pm** Council on Ministries meeting 5	**7pm** Healing Distorted Images of God, study series 6	**7 pm** Bible Study 7	**7 pm** Memorial Service for Rob Roberts 8	9
Member Appreciation Day $5 Potluck follows morning worship, proceeds go to building fund 10	**7 pm** Board Meeting 11	**6:30 pm** Choir 12	**7pm** Healing Distorted Images of God, study series 13	**7 pm** Bible Study 14	Excel 15	Excel 16
Building Fund Offering **Newsletter Deadline** 17	18	**6:30 pm** Choir **8 pm** Deacon Training 19	20	**7 pm** Bible Study 21	22	23
6:30 pm Choir **8 pm** Council on Ministries meeting 24	**7 pm** Deacon/ staff meeting 25	**6 pm** Newsletter **6:30 pm** Choir **8 pm** Deacon Training 26	**7pm** study series 27	**7 pm** Bible Study 28	29	30

MANY voices

BY MARCUS ALLISON

Summer Child

I hate Labor Day. Without fail pains in my stomach always accompanies the first Monday in September. It is that cringe I feel as I wave goodbye to another summer of dreams that fade as quickly as the sun. Even though today I tell myself that this year it will not get me, I can already feel the pressure building in my stomach muscles - like a slow seeking missile bound for its target. I sigh as I glance out the living room window of the apartment that has been my home for the summer. After a brief relationship came to a sudden close at the end of spring, I found myself in search of a place to rest my head. I wandered back to a former lover - but this time as friend and temporary house mate. Outside the sun in its divine Alabama way burns the grass -that borders the parking lot- to a fine golden crisp. While others pray to the merciful God for just a single thunder shower, I simply bow to the sun. I am an endless child of summer. From across the street I hear the screeching sounds of children at play. Summer seems a time when the child inside us all breaths to life once again. No matter if it is throwing oneself into the nearest river, or running underneath the next door neighbor's sprinkling system. Our howling sounds of laughter allows us that moment of release from the season's scorching display of emotion. So, today I venture outside in search of my own release. I go on one of my cherished walks. I pass a little girl selling homemade lemonade from a homemade card board stand. Her red hair and freckles remind me of "Little Orphan Annie", I laugh. As I gulp down the sweet liquid I hear laughter from far away. Suddenly I am transported back to the past.

I am slurping my favorite soft drink on June's queen size bed. A frosty bottle of cheerwine. A heavenly mixture of cola and cherry flavorings. Lying here with only the sounds of our laughter and the window fan, I am in heaven. I am only five years old but my sister June trust me with secrets that only a adult should hear. On this very day I've learned of the new life growing inside her. I place my hand on her stomach to feel it move.

"Do you feel him, do you feel our baby boy move"? I nod with a slight grin. Her flesh feels warm to my touch. "You just wait", her voice is filled with excitement, "you just wait until our baby boy is born. And I know it'll be a boy, I just know it will. You and me are going to leave this house". She turns to smile at me as she runs her hand through her auburn hair.

"Where will we go June", I ask?

"We'll get an apartment just the three of us. When I'm not working will go on picnics and drink all the Cheerwine we want", she laughs. I cuddle my head against her bosom and fall a sleep.

Later I awake to the all to familiar sound of anger. My daddy's horse voice cracks as he yells in the kitchen at my mama. "She needs to go back to her husband where she belongs. She can't have a baby on her own". I hear him pound his fist against the counter top. But I only laugh because they don't know of our secret plans. Soon will be gone from this house forever. June will never go back to Earnest because she's made me a promise.

Back in the present I crush my paper cup in my hand and let it fall to the ground. I am sure I look so foolish standing here on the edge of the golf course - with the hot sun beating down on my head - crying. I hope no one I know drives by and sees me. That little boy inside has slipped to the surface once again. It seems little tender hearts always get broken. Because in 1965 just after June's little baby (a girl) was born I looked up one day and she was gone. Daddy got his wish, she returned with baby in hand to her husband. It lasted only long enough to evaporate my smile into a frown of despair. I lost something so precious with the passing of that summer. Something I find myself still today fighting to reclaim. So, I guess it is no wonder that my body jolts with that same shock of sadness as I watch another summer pass before my eyes. As I make my way back to the apartment I hear her sweet voice from far away whisper ever so gently into my ear.

"It'll be just the three of us, you just wait and see". I bend my head downward and let my tears fall into the crisp dry brittle grass. I will always be that child of summer, I think,that one endless summer. ■

MANY voices

BY TIM B.

Branded a sinner

Zacchaeus was a tax collector during the time of Jesus. He was rich, but very unhappy. The reasons he was unhappy was because he was a tax collector—an outcast among his people—and was branded a sinner.

One day Zacchaeus heard that Jesus was coming through the city. He had heard that Jesus had kind words for sinners and hoped that Jesus would speak to him. Unfortunately Zacchaeus was short in stature which made it almost impossible for him to see because of the crowds. Being a resourceful person, Zacchaeus climbed a tree and saw Jesus. "Zacchaeus, come down. I will dine at your house tonight." Jesus said. Zacchaeus was so thrilled that Jesus had spoken to him that he came down out of the tree and said, "I will give half my goods to the poor and if I have defrauded ay man, I will repay him double."

What had happened to Zacchaeus, the tax collector? He is casting off his old self and putting on a new identity. He has become a new creature. The changes that have occurred in him are far more than the utterance of words or promises. He has become willing to back up his words with deeds. He is not just giving lip service to Christ.

Undoubtedly, the people marvelled when Jesus spoke to Zacchaeus, a sinner. And today, people marvel that Jesus has spoken to our own hearts and that we have established a church. Like Zacchaeus we have been treated like outcasts. Like him also we must look forward to the coming of Christ and have faith that Christ will have mercy on us and others who have been branded as sinners. ■

P.O. Box 101473
Birmingham, AL 35210

**Forward and
Address Correction**

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I. 50 hrs × $30/mo/hr = $1500
40%
$600/mo

II. 5 Salespeople × 100 customers × $30/mo = $15,000/mo
$6,000/mo

Family
friends
Associates

Total $6,600/mo

III. Benefits

1. Saves money
2. Tax deductible
3. $360/yr Tax deduction
4. Perpetual income source
5. Creates Sales

IV. Network Marketing
UNITY 2005

FUNDRAISING

"Christian Economics"

Ramada Inn Central
328-8560 x-325

Subj: Trying to find past MCC friends
Date: 95-02-26 13:12:05 EST
From: RCoatesjr

I have lost contact with a few friends who belong MCC. I have no idea where they might be presently and would appreciate it if anyone out there can help me out. I belonged to the former MCC/Greater Providence which no longer functions. We once had a great Pastor named Rev. Joseph Gilbert. Last I knew, he was in Florida as Regional Coordinator, but hat was many years ago. Joseph is a wonderful person. I miss him a lot and would like to get in touch with him just to say hello and know that he's okay. If anyone knows where he is now, could you let him know that I am trying to contact him?
Also, while attending an MCC General Conference in Washington, DC back in 1976, I met a young man from MCC/Indianapolis who had been a Benedictine from St. Meinrad's (sp) Abbey. His name is Bill Moldthan. Bill moved to Nashville, I believe and we lost touch with each other. I've never been able to find anyone who knows him. I assume he is still in Nashville and may belong to an MCC, if there is one there. Again, if you can put us in touch, I'd really appreciate it.
Thanks and God Bless!!....RCoatesjr@aol

Subj: Re:Trying to find past MCC frien
Date: 95-03-01 16:31:36 EST
From: Ryan1148

With regards to your inquiry about Rev. Joseph Gilbert. He is the pastor of MCC Silverlake in the Los Angeles area. I believe that they are listed in the phone book. I can't help on your other inquiry....sorry.

Take care,
Ryan

Subj: Re:Trying to find past MCC frien
Date: 95-03-01 22:59:34 EST
From: RCoatesjr

Thanks Ryan,

I really appreciate the information. Joe is a wonderful man. Providence really misses having him here. I'll try to locate him with the lead you've given me. Thanks again.

God bless,
Bro. Russ, M.G.C.
RCoatesjr@aol

3-2-1995 America Online:CuddlerAL Page 1

	1994 order	number 1-31 1995 order
STAFF:		
Pastor Compensation		xxx
Assoc. Pastor	22	xxx
Music Staff	23	_____
Admin.Asst.	24	xxx
WORSHIP:		
Rent-Sanctuary		xxx
Worship Supplies		_____
Music Materials	18	_____
Special Programs	8	_____
OPERATIONAL:		
Church Maintenance	17	_____
Cleaning Service		_____
Utilities		xxx
Telephone		xxx
Admin/Office Supplies		_____
Postage		_____
Church Ins.		xxx
Bank Charges		xxx
OUTREACH & BENEVOL.PROGRAMS:		
Evangelism Expense	7	_____
Alabama Forum Ad		_____
B'ham AIDS Outreach	1	_____
Comm. Assist Fund	2	_____
1917 Clinic	3	_____
Community Info.Line	4	_____
Other	20	_____
CONGREGATIONAL CARE:		
F'ship Committee	10	_____
Newsletter	19	_____
Deacon's Fund	9	_____
Flowers/Memorials	14	_____
EDUCATION:		
Sun.Sch. Material	16	_____
Bible Study Materials		_____
Study Courses		_____
Inquirer's Classes		_____
Youth Ministries	11	_____
FUNDING:		
Dist. Conf. Fund	5	_____
Gen. Conf. Fund	6	_____
Scholarship	15	_____
Copier Service		_____
Building Fund	12	_____
Capital Proj.	13	_____
Anniversary	21	_____
TITHE:		
UFMCC Pension Fund		xxx
UFMCC Tithe		xxx
GLAD Tithe		xxx

	1994 order	number 1-31 1995 order
STAFF:		
Pastor Compensation		xxx
Assoc. Pastor	22	xxx
Music Staff	23	
Admin.Asst.	24	xxx
WORSHIP:		
Rent-Sanctuary		xxx
Worship Supplies		1
Music Materials	18	2
Special Programs	8	21
OPERATIONAL:		
Church Maintenance	17	22
Cleaning Service		
Utilities		xxx
Telephone		xxx
Admin/Office Supplies		4
Postage		3
Church Ins.		xxx
Bank Charges		xxx
OUTREACH & BENEVOL.PROGRAMS:		
Evangelism Expense	7	23
Alabama Forum Ad		19
B'ham AIDS Outreach	1	16
Comm. Assist Fund	2	15
1917 Clinic	3	17
Community Info.Line	4	18
Other	20	
CONGREGATIONAL CARE:		
F'ship Committee	10	13
Newsletter	19	14
Deacon's Fund	9	12
Flowers/Memorials	14	
EDUCATION:		
Sun.Sch. Material	16	5
Bible Study Materials		6
Study Courses		
Inquirer's Classes		7
Youth Ministries	11	3
FUNDING:		
Dist. Conf. Fund	5	8
Gen. Conf. Fund	6	11
Scholarship	15	
Copier Service		9
Building Fund	12	10
Capital Proj.	13	
Anniversary	21	20
TITHE:		
UFMCC Pension Fund		xxx
UFMCC Tithe		xxx
GLAD Tithe		xxx

BUILDING USE POLICIES

Building use policies effective January 8, 1996

1. New policies supercede previous policy passed by the Board.
2. Three members of the Board of Directors must give approval for use of the building other than the regular or special programs of Covenant MCC, which will take precedence.
3. The Board of Directors will determine usage and maintenance of the property.
4. Recommendations for repairs and construction will be determined by the Building and Grounds Committee subject to the approval by the Board of Directors.
5. All keyholders must be listed and approved by the Board.
6. Any time any part of the complex is opened, a keyholder must be present. They must check the security of the entire complex at the close of the activity.
7. The fee for usage by an outside group will be determined by the Board and is payable in advance. The usual fee for use may be $20 for a single room, $75 for the reception hall and $250 for the sanctuary. Holy Unions will have use of the building per schedule A.
8. The CMCC group using any part of the facility will cleanup and return the space to its normal usage state. This includes the outside area.
9. Any group, program or activity, needing extensive use of the facility, must arrange for the church custodian for assistance. $25 is usual fee. The group will pay the custodian directly.
10. No alcohol or drugs are allowed on the property. No smoking is allowed in any building. No food or beverages are allowed in the sanctuary.
11. All keyholders will be instructed in the use of the heating and cooling systems.
12. There will be posted on all exterior doors an emergency phone list with at least four keyholders names and phone numbers.

SCHEDULE A. HOLY UNION POLICY

1. Church members and registered friends ~~will~~ must pay $25.00 ~~for the use of the building during the actual Holy Union. There will be a charge of $10.00 for use of the building for the rehearsal, and~~ the custodian's cost of $25.00 (payable directly to the custodian). ~~If the fee is not~~ must be maintained at a cost to the between couple & host.

2. Non-church members will pay $250.00 for the use of the sanctuary, $75.00 for the use of the reception hall, $25.00 for the use of the building for a rehearsal, plus the custodian's cost of $25.00 (payable directly to the custodian). one-time

3. For nonchurch members and church members alike there will be a security deposit of $50.00 for use of the reception hall, returnable if the reception hall is returned in clean and satisfactory condition.

4. There will be no alcohol or drug use in any of the buildings, no smoking in any building, and no food or beverages in the sanctuary. A signed agreement will be received from each couple using the facilities. (See attached.)

COVENANT METROPOLITAN COMMUNITY CHURCH
CONGREGATIONAL MEETING
JANUARY 14, 1996

AGENDA

Opening with prayer

Roll call or sign in of members

Approval of the minutes of the previous congregational meetings of January 15, 1995, August 20, 1995, and November 12, 1995

Approval of the monthly minutes of the Board

Approval of the Pastor's report

Approval of the Treasurer's report

Approval of the budget for 1996

Approval of Lay Delegate's Reports of General and District Conferences

Approval of committee reports
- Finance Committee
- Building and Grounds Committee
- Fund Raising Committee
- Social, hospitality, outreach and evangelism committee

Nomination and election of four Board members
Place 2, Treasurer (2 years), places 4 and 6, At Large (2 years), place 3, Clerk (1 year)

Nomination and election of two lay delegates (2 years each)

Nomination and election of two alternate lay delegates (2 years each)

Old business
Resolution to purchase building

New business
- By-Law Revisions
- Building Use Resolutions

survey
anniversary sales

Closing with prayer.

PASTOR'S REPORT
Annual Congregational Meeting
January 14, 1996

During 1995, the congregation has continued to grow, stabilize, and has reached most of its goals set in 1995.

BUILDING UPDATE: The Congregational is meeting today to ratify loan agreement with Southtrust bank on the purchase of the building. Closing is set for January 19th. We have had the use of our current building all year, and it has been valuable in our church growth and in stabilization.

MEMBERSHIP: Membership is now 134. We have received many members in transfer from other MCCs, including Paducah, Kentucky, Little Rock, Arkansas, Montgomery, Alabama, etc. Inquirers' classes are now being held 8 times a year at the Sunday School hour and four times a year in all-day Saturday sessions.

CLERGY IN TRAINING:: Covenant is now a teaching church for five clergy in formation, Andy Mullins (Atlanta), Greg Bullard (Memphis), Richard Barham, Lee Rahe (Tuscaloosa), and John Foust. Gail Waller will be considered in training at some time this year.

DIACONATE: We now have eight deacons; Kay Hendrix, Shirley Cooper (on leave of absence to attend school), Cal McCluskey, Cliff Tinney, Eddie Merrell, Peg Schoettlin, John Foust, and Dennis Luft. We are training Elizabeth Ragona, Lee Rahe, Richard Barham, and Melissa Dutton (Tuscaloosa) in our current deacon training program. Richard and Lee are in formation, but will be serving as deacons until their formation is completed.

MUSIC PROGRAM: Four people, Mark Cobb, Debbie Tate, Kathy Martin, and Stevie Hoven are acting as a music committee. Mark will be leading the choir, Debbie and he with some help from Stevie will be choosing music. Kathy Martin will be working with instrumentalists, and Stevie will be acting as librarian. For 1995, Susan Walker was director of music for the morning service and spent a good deal of time training our choir. We will miss her expertise.

CHRISTIAN EDUCATION: Our Christian Education program now consists of Inquirer's classes at the Sunday School hour, healing groups on Wednesday evening, and Bible Study on Thursday evening. Additionally, Samaritan courses are being taught, with Church History begun and Hebrew Scriptures survey beginning this January. I taught two students Old Testament Survey by correspondence this past year. A new Bible Study is in formation in the Anniston/Gadsden area as an outreach of this church.

AIDS MINISTRY: Two AIDS Care Teams were trained this year, and have had three clients. In coordination with the Common Ground Coffee House (young adults program of GALAA) the Peer Education Program of UFMCC will be offered.

SOCIAL ACTIVITIES: With the availability of a larger reception hall, there has been more opportunity to provide church meals, such as potlucks and fund raising dinners. Also during the holidays occasions to gather around the fireplace have been available. The building is lending itself to a greater variety of social activities, and still more are planned with the purchase of the building.

On the 4th of February, after church, there will be a dinner in the Familyship Hall, sponsored by Lambda as a fund raiser for the Help Line.

HOLY UNIONS: We have performed a fairly large number of Holy Unions this year, with many planned for the next two months. Most of these have been for church members.

COUNCIL ON MINISTRIES-ANNIVERSARY: The Council on Ministries is now working on the Anniversary, with Mark Moore heading a committee looking at a theme, logo, and tee shirts with the theme and logo on them and an anniversary program for the weekend. Elizabeth Ragona will be selling advertising for the brochure to help fund the weekend. Troy Perry is coming at no cost to the church. This was arranged because he wants to use Birmingham as a base to go to Huntsville and Montgomery to help raise funds for the Fellowship building. He will also pass out pledge cards here for the Fellowship building. Greg Adams has arranged for the dinner to be at the Redmont Hotel. The Gospel Girls are going to appear Saturday night before Troy speaks. Carolyn Marshall is to do a concert Friday night, with Barry arranging for additional music by himself and Ty Thornton. Sunday afternoon there will be a concert of music by African-American composers by John Marberry to celebrate Black History Month. There will also be a "High Tea with Troy" with time allotted for him to sign his books and socialize with the congregation. This will function as an open house to allow people time to tour the facilities, as well.

In all, we have had a busy year and we have an exciting year ahead of us. We are still growing and reaching out to this community and to the communities around us. Covenant is a church with a proud future and a firm past. Let us continue to grow in grace and in God's will for each of our lives, as well as grow as a community of faith.

Respectfully submitted,
Rev. Marge Ragona

TREASURER'S REPORT 1995

A1. Total income for the year was $73,509.
A2. We spent $69,919, which was $3590 less than we took in.
A3. Income from pledges was over $14,000 less than what was pledged.
A4. Some of that may have gone into the open plate income which made the total income about $2200 short of budget.
A5. The total expenses were also much less than budgeted by over $5300.
B6. Building Fund income for the year was $38,743.
B7. Spent from the Building Fund was $12,194 for the piano, survey, appraisal and some of the closing costs already incurred.
B8. The Community Assistance Fund took in $1239 from contributions. The church budget added more to this fund.
B9. The Agape House Fund received $2626.
C10. The Building Fund savings account now has $58,820 in it.
C11. We will use about $53,000 of that money for the rest of the down payments and closing costs leaving about $5800 plus the $4000 certificate of deposit for repairs.
C12. The Tuscaloosa Parish Extension checking account will be separate starting now.
C13. During 1995, the Board adopted a policy to attain a one-month reserve in savings and a two-month cushion in liquid cash. At the end of 1994, we had $7712 in checking and $6743 in reserve savings.
C14. Our "net worth" of $87,265 is an improvement of almost $32,000 over the end of last year. About $26,000 of that is in Building Fund and the rest is in cash and other savings.

Covenant MCC
REGULAR FUND - Actual vs. Budget - YEAR END

		01/01/95-12/31/95 ACTUAL	01/01/95-12/31/95 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income - Tithable			
	Income			
3001	Pledges - General (T)	$ 53988.23	$ 68100.00	$ -14111.77
3002	Plate & Envelopes (T)	19109.93	7202.00	11907.93
3003	Other Income (T)	0.00	0.00	0.00
	Total Income	73098.16	75302.00	-2203.84
	Non-Tithe Income			
	Income			
5020	Love Offerings (NT)	12.50	0.00	12.50
5040	Gifts in Kind	113.96	0.00	113.96
5050	Sales (NT)	284.42	0.00	284.42
	Total Income	410.88	0.00	410.88
	TOTAL INCOME	$ 73509.04	$ 75302.00	$ -1792.96
	EXPENSE			
	Budgeted Expense			
	Expense			
2100	Rent	$ 808.00	$ 804.00	$ -4.00
2102	Worship Supplies	680.78	600.00	-80.78
2103	Music Ministry	1710.06	2400.00	689.94
2110	Maintenance	806.42	1500.00	693.58
2111	Utilities	8250.78	8400.00	149.22
2112	Telephone	663.18	936.00	272.82
2113	Admin/Office Supplies	556.59	420.00	-136.59
2114	Postage	298.17	300.00	1.83
2115	Insurance	550.00	600.00	50.00
2116	Bank Charges	69.85	60.00	-9.85
2120	Evangelism Exp.	944.43	1500.00	555.57
2121	Advertisments	1110.00	1800.00	690.00
2122	Newsletter	1237.15	1200.00	-37.15
2123	Special Programs	313.73	300.00	-13.73
2124	Parish Extension	110.00	110.00	0.00
2130	BAO Contribution	880.00	880.00	0.00
2131	Clinic (1917) Contrib.	880.00	880.00	0.00
2132	Info. Phone Line Contrib.	250.00	250.00	0.00
2133	Global Outreach	200.00	200.00	0.00
2134	Other Contrib.	125.00	275.00	150.00
2140	Social & Hospitality	1023.11	1200.00	176.89
2141	Deacon's Fund	199.82	480.00	280.18
2142	Memorials	245.96	600.00	354.04
2150	Sunday School	364.34	240.00	-124.34
2151	Bible Study Material	0.00	120.00	120.00
2152	Study Courses	10.00	120.00	110.00

Covenant MCC
REGULAR FUND - Actual vs. Budget - YEAR END

		01/01/95-12/31/95 ACTUAL	01/01/95-12/31/95 BUDGET	DOLLAR VARIANCE
2153	Inquirer's Class	230.88	240.00	9.12
2154	Youth Ministries	78.95	480.00	401.05
2155	Children's Ministry	0.00	240.00	240.00
2156	Library	252.85	240.00	-12.85
2160	Building Fund Contrib.	1100.00	1100.00	0.00
2162	CAF Contrib. to Savings	880.00	880.00	0.00
2163	Dist.Conf.Fund Contrib.	1650.00	1650.00	0.00
2164	Gen.Conf.Fund Contrib.	300.00	300.00	0.00
2165	Scholarship Fund Contrib.	100.00	100.00	0.00
2166	Copier Svc. Contract	2017.40	1320.00	-697.40
2167	Capital Proj.Fund Contrib	1100.00	1100.00	0.00
2168	Anniv. Fund Contrib.	500.00	500.00	0.00
2170	Pension Contrib.	1053.00	1200.00	147.00
2171	UFMCC Tithe	7309.62	7788.00	478.38
2172	GLAD Tithe	3654.80	3888.00	233.20
2180	Admin. Assist. Staff	600.00	1440.00	840.00
2181	Chamberlain	1312.50	1296.00	-16.50
2190	Pastor Comp.	11160.00	11160.00	0.00
2192	Pastor Housing	9600.00	9600.00	0.00
2193	Pastor Travel	900.00	900.00	0.00
2194	Pastor Insurance	1320.00	1320.00	0.00
2195	Pastor Conf.Fnd.Contrib.	825.00	825.00	0.00
2196	Pastor Retirement	1560.00	1560.00	0.00
	Total Expense	69792.37	75302.00	5509.63
	Unbudgeted Expense			
	Expense			
2161	Reserve Fund Contribution	0.00	0.00	0.00
5021	Love Gifts Collected	12.50	0.00	-12.50
5041	Value of Gifts in Kind	113.96	0.00	-113.96
5500	Miscellaneous-Unbudgeted	0.00	0.00	0.00
	Total Expense	126.46	0.00	-126.46
	TOTAL EXPENSE	$ 69918.83	$ 75302.00	$ 5383.17
	NET INCOME (LOSS)	$ 3590.21	$ 0.00	$ 3590.21

A

Covenant MCC
Building Fund Income/expenses YEAR END
January 1, 1995 through December 31, 1995

INCOME	
Building Fund Pledges	
Income	
Pledges - Building (NT)	$ 34321.00
Total Income	34321.00
Other Income - Building Fund	
Income	
Int.Income-bldg fnd	2149.14
Special Bldg.Fund (NT)	2273.00
Total Income	4422.14
TOTAL INCOME	$ 38743.14
EXPENSE	
Building Fund Expenses	
Expense	
Xfr.Fm.Bldg.Fund to Chk.	$ 12193.80
Total Expense	12193.80
TOTAL EXPENSE	$ 12193.80
NET INCOME (LOSS)	$ 26549.34

(6) (7)

Covenant MCC
Other Savings Funds Income - YEAR END
January 1, 1995 through December 31, 1995

INCOME	
Income	
Int.Income-Resv.Fund	$ 240.48
Int.Income-Retire.Fnd.	4.11
Int.Income-CAF	8.30
CAF Contributions (NT)	1238.85
Int.Income-D.C.Fund	29.60
Int.Income-G.C.Fund	22.72
Int.Income-Schl.Fund	16.89
Int.Income-Capital Eq.	29.32
Capital Equip. Income	130.00
Int.Income-Anniv.Fund	6.52
Int.Income-Piano Fund	11.96
Int.Income-Agape Fund	15.30
Agape House Income (NT)	2625.94
Total Income	4379.99
TOTAL INCOME	$ 4379.99
EXPENSE	
TOTAL EXPENSE	$ 0.00
NET INCOME (LOSS)	$ 4379.99

(8) (9)

B

Covenant MCC
Balance Sheet - Actual YEAR END 1995
December 31, 1995

ASSETS

	Checking	
50	Checking	10344.49
8050	Checking-Tuscaloosa	2033.39
	Total Checking	12377.88
	Savings	
1002	Building Fund Savings	58820.41
1102	Reserve Savings	983.65
1152	Retirement Savings	769.11
1202	CAF Savings	526.69
1302	Dist.Conf.Savings	1345.52
1402	Gen.Conf.Savings	50.00
1502	Scholarship Savings	642.83
1602	Copier Svc. Savings	0.00
1702	Capital Savings	1100.80
1802	Anniv.Savings	406.52
1902	Piano Fund Savings	0.00
2002	Agape House Savings	141.24
	Total Savings	64786.77
	Other investments	
1009	Certif.of Deposit-Bldg.	4000.00
1109	Certif.of Deposit-Resv.	6000.00
	Total Other investments	10000.00
	Other assets	
597	Advances	0.00
9598	Post Office Deposit	100.00
	Total Other assets	100.00
	TOTAL ASSETS	$ 87264.65

LIABILITIES

	Other liabilities	
5010	Youth Offering Escrow	$ 216.00
5022	Love Offering Escrow	0.00
5030	W'holding to Transfer	0.00
5051	Event Escrow	0.00
5075	Advertising escrow	500.00
8999	T'loosa Parish Escrow	0.00
	Total Other liabilities	716.00
	TOTAL LIABILITIES	$ 716.00

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Covenant MCC
Balance Sheet - Actual YEAR END 1995
December 31, 1995

EQUITY

	Fund balance	
598	Deposits	$ 100.00
1001	Building Fund	62820.41
1101	Reserve Fund	6983.65
1151	Retirement Fund	769.11
1201	Community Assist. Fund	526.69
1301	District Conf. Fund	1345.52
1401	Gen. Conf. Fund	50.00
1501	Scholarship Fund	642.83
1601	Copier Fund	0.00
1701	Capital Projects Fund	1100.80
1801	Anniversary Fund	406.52
1901	Piano Fund	0.00
2001	Agape Fund	141.24
	Total Fund balance	74886.77
	Net	$ 11661.88
	TOTAL EQUITIES	$ 86548.65
	TOTAL LIABILITIES & EQUITY	$ 87264.65

move to

"Call the question"

FINANCE COMMITTEE REPORT FOR 1995

The Finance Committee has three functions -- formulate and propose a budget, propose methods for meeting that budget and investigation of major expenditures.

Starting at mid-year, the building purchase became a major project. A Purchase Contract was signed in July. The congregation gave its go-ahead in August. A straw poll indicated that direct Building Fund contributions would raise the capital for the down payment

The committee, deacons, committee chair people and staff discussed the budget requirements in October. That was fine tuned and approved by the Board. Line items were trimmed to the bare minimum.

The membership pledge program was conducted the first Sunday in November and 52 people pledged $5649 to the regular budget and 28 people $798 to the Building Fund. In addition, a direct mail campaign was conducted for the Building Fund directly which produced $1350. Other fund raising included a raffle which produced about $2500 and some dinners. The Building Fund climbed to over $70,000 eventually.

The closing on the building purchase is Friday, January 19, 1996. After today, any money contributed specifically to the Building Fund can be used only for structural repairs, major construction or payments on the mortgage principal. Please direct most, if not all, of your contributions to the Operating Fund of the church unless it's for a special love offering, conference fund or benevolent fund like Agape House or CAF.

At its November 12th meeting, the membership voted to operate 1996 with a budget that included a $2200 per month mortgage payment. That budget is $8316 per month.

This church has never produced a month of contributions in excess of $7800. Only five times last year did we even meet our 1995 $6486 budget. Only by *underspending* did we come out ahead for the year.

For 1996, we MUST also *underspend* by vast amounts until we have established that we are going to have the needed $8300 in the plate each month. Some line items are marked for possible proration. A $765 shortfall will zero all of those then something else must be *unspent*. We will need to do this by conserving on utilities by *not* using heat or cooling or as many lights, having meetings on one night and spread out on the second floor (heat only one floor), having meetings on Sunday afternoon while the building(s) are already conditioned, watching our measured-service phone, shaking the commode handles, using music from the public domain that we can copy legally, baking our own cakes for birthday night, delaying all but the most critical of repairs, remodeling and purchases, and watching our copier usage. Please don't run out and buy something "just because".

Various methods can be used to raise funds so that events pay for themselves. Specific fundraising plans must also be approved by the Board. Please remember, however, that we need your regular contribution each month in the plate.

After we see that we are comfortably bringing in $8300 a month, we can relax.

Allan Francis, Chair

CMCC 1996 BUDGET

Adopted by Finance Committee on 10/30/95
Adopted by Congregation on 11/12/95

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRORATE ITEM
WORSHIP						
WORSHIP SUPPLIES	$50	$59	$42	candles, wafers, juice, visitor cards, copy paper for bulletins (colored), *cleaning alter cloths, minor items*	$60	
MORTGAGE				monthly payment	$2000	
MUSIC MINISTRIES	$200	$163	$42	all music purchase, copyright fees special projects	$175	
OPERATIONS						
MAINTENANCE - ROUTINE	$125	$55	$63	Semi-annual carpet cleaning, tuning piano & organ, minor equipment, repairs, cleaning supplies	$50	
UTILITIES	$700	$696	$n/a	electric, gas & water for the two buildings	$700	
TELEPHONE	$78	$49	$65	basic phone plus pastor's long distance calls	$50	
ADMIN. SUPPLIES	$35	$47	$26	basic office supplies, copier paper	$40	
COPIER CONTRACT	$110	$164	n/a	savings for annual copier contract	$186	
POSTAGE	$25	$24	$27	admin. postage, church business (not included in other funds)	$30	
INSURANCE	$50	$61	$48	contents, liability, some medical	$217+	
BANK CHARGES	$5	$8	$2	bank charges, fees & checks	$10	
OUTREACH						
EVANGELISM	$125	$65	$67	concerts/special speakers - all expenses (ads, travel, food, per diem, posters, flyers) outreach - Pride events, cards, posters	$50	
REGULAR ADVERTISEMENTS	$150	$48	$36	ad in 'Forum'; other ads if budget allows	$40	**
NEWSLETTER	$100	$107	$61	paper, postage, postal fees	$100	
SPECIAL PROGRAMS	$25	$28	$59	drama, puppets	$10	
BENEVOLENCE						
BAO CONTRIBUTION	$80	$71	$73	contribution	$50	**
CAF CONTRIBUTION	$80	spent $1880	spent $98mo	contribution to savings	$80	**
1917 CLINIC CONTRIBUTION	$80	$71	$73	contribution	$50	**
COMM. INFO LINE CONTRIB.	$25	$19	$23	contribution	$15	**
GLOBAL OUTREACH	$50	$17		contrib. if budget allows	$25	**
OTHER CONTRIB.	$25	$14	$5	contrib. if budget allows	$25	**
AGAPE HOUSE				contrib. if budget allows	$70	**

BUDGET ITEM	MTHY BUD *exp	1995 YTD AVG	1994 AVG	COMMENTS	BASE BUDGET	PRORATE ITEM
CONGREGATIONAL CARE						
SOCIAL & HOSPITALITY	$100	$98	$72	potluck, kitchen supplies, fun nite, special food items	$50	
DEACON'S FUND	$40	$14	$28	letters, cards, postage, supplies	$30	
MEMORIALS	$50	$21	$5	flowers if budget allows	$15	
EDUCATION						
SUN. SCH.	$20	$18	$28	sun. sch. supplies, books	$20	
BIBLE STDY	$10	$0	$5	bible study supplies, books	$5	
STUDY COURSES	$10	$1	$4	supplies, paper, books	$5	
INQUIRER CLASS	$20	$13	$15	pamphlets, food,	$10	
YOUTH MINISTRIES	$40	$9	$40	supplies, books	$10	
LIBRARY	$20	$6		books - if budget allow	$20	**
FUNDING/SAVINGS						
DIST. CONF. FUND	$150	spent	spent	lay delegate(s) savings fund	$130	**
CONTRIBUTION		$515	$165m			
GEN. CONF. FUND	$50	spent		savings fund for lay delegate(s) &	$50	**
CONTRIBUTION		$2724		pastor - if budget allows		
SCHOLARSHIP FUND	$25	$8	spent	savings for needy student clergy	$10	**
CONTRIBUTION			$1 mo	if budget allows		
MAINTENANCE FUND SAVINGS CONTRIB.				regular contribution to savings for major repairs	$200 +	
CAP. EQUIP. FUND	$100	spent	spent	savings contribution for major	$100	**
CONTRIBUTION		$904	$79mo	equipment items		
ANNIVERSARY FUND	$100	spent	spent	savings for annual event - travel,	$100	**
CONTRIBUTION		$461	$55mo	ads, flyers, - if budget allows		
UFMCC						
PENSION FUND	$100	$87	$73	quarterly contrib.$.75 per member	$95	
UFMCC TITHE	$649	$602	$530	monthly 10% of gross	$810	
GLAD TITHE	$324	$301	$265	monthly 5% of gross	$405	
STAFF						
PASTOR COMP.						
housing	$800			allowance paid to pastor	$800	
travel	$75			allowance paid to pastor	$75	
insurance	$110			paid direct to suppliers	$110	
compensation	$930			paid direct to pastor	$930	
conferences	$75			savings for conferences	$65	
retirement fund	$130			pay to fund manager(s)	$130	
CHAMBERLAIN	$108	$108		comp - $25 wk	$108	
TOTAL	6486	5743		per month	**$8316**	

**** items may be prorated if full budget not reached for a specific month**

District Conference: Montgomery Alabama
May 5-May 7, 1995
Lay Delegate Report

District conference was very spirit filled-even the business meeting. For you newcomers to CMCC, the business meeting follows a strict agenda with reports from each of the district committees and district officers (District Coordinator report, Treasurer's report, etc.) program reports (Commission on Laity, Department of People of Color, Excel, etc.) voting on future Conference sites, and, of course, New Business. Voting is polled by both the Clergy House and the Lay House and all motions must pass in both houses. You might think that it would be impossible to ever get any business accomplished. We set a record, I think--the business meeting was over in 55 minutes. That says a lot about our district, both lay representatives and our clergy, that when we are going about the business of spreading the Good news of Christ's Love; everything else falls into its proper place.

The Good Business News is that our District is financially sound, all committees reported progress in their different endeavors, and plans are moving along quite well for our Fall 95 (Nov.17-19) Conference in Ashville, NC.

New items of business approved were: (1) A resolution to the General Conference regarding the enormous expense of the 1997 General Conference in Australia and its impact on attendance; (2) Election of our pastor, Rev. Marge Ragona, as District Clergy Representative to the Elders Nominating Committee; (3) Nominations for the Board of Elders; (4) Establishment of a Legal Defense Fund (set-up with the funds remaining from the New Life MCC's legal battle over their property rights).

Prior to the Business meeting, the Lay House held two Caucuses to discuss the Conference agenda. Lengthy discussions took place on the upcoming changes to the Fellowship's By-Laws to be voted on at General Conference in Atlanta in July. Please plan on attending our local meeting to discuss these changes. Several of the proposed changes will give the District more authority to act. Several of the proposed changes gives the General Council more authority. THESE PROPOSALS EFFECT EACH OF US. Steve and I need your input.

A note of PRIDE: Our Choir's performance was brilliant. The acoustics were terrible, the A/C was not working, and the piano was not in tune. Did not faze them. You could have heard a pin drop in the meeting room during their performance. THEY WERE AWESOME!!!!

What a wonderful church to serve; what an honor to represent each of you. In Christ's Love, Shirley Lambert

LAITY

BY STEVE PARKER

Conference uplifted and informed

Sixteen from CMCC attended this, the largest GLAD Conference ever. Rev. Randy Vouch challenged us to reach for the potential that is uniquely ours. Rev. Jeri Ann Harvey explained about "who's who" and "who's that." And Rev. Judy Dahl challenged us to "share our lunch" with the ministry of Global Outreach.

Worship was uplifting, workshops were pertinent, useful and educational. Many other churches in GLAD are buying or looking to buy buildings. GLAD continues to grow.

Keith Mason (Charleston) and James Tallent (Knoxville) were elected to the GLAD committee as Assistant District Coordinator and Representative.

Then there was "Look to the Rainbow — a musical review of our lives," written and directed by the Rev. Frank Scot of Asheville. The multi-talented cast made us laugh, cry and be thankful to God for who we are. Bravo! Bravo! A truly phenomenal show.

Next Conference? May 5,6,7 in Nashville. ■

LAITY

BY STEVE PARKER, LAY DELEGATE

General Conference XVII

Atlanta, Georgia
July 23-30, 1995

Of all the joys of this conference, the greatest was at the opening service on that first Sunday when so many of you were experiencing General Conference for the first time. Not only that, but Covenant led in worship through our choir. I am again tremendously honored to represent Covenant as one of your lay delegates.

Business Meeting Highlights

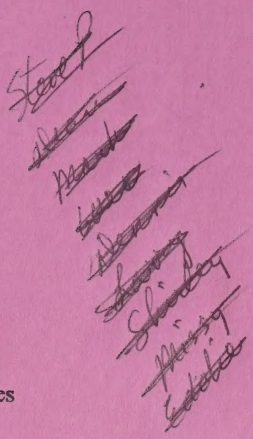
Re-elected to the Board of Elders were Nancy Wilson, Wilhelmeena Hein, and Donald Eastman. We defeated a proposal that would have placed term limits on our Elders. Our Board of Elders and General Council have developed themselves into very efficient and cohesive bodies which was reflected in our worship, our business, and the overall tone of this conference.

We debated and voted on 32 by-laws changes. These changes grant more authority and flexibility to the General Council and to the districts which it is hoped will result in stronger local churches. Strengthening the local church was a focus of much of our work.

We are still going to have the 1997 General Conference in Sydney, Australia and we will continue to have General Conference every other year. On a related matter, a change that would have allowed proxy voting was defeated.

Specifics relating to the diaconate were deleted from the by-laws but the ministry and office of deacons is still recognized. So Deacons, just keep on doing the good work you have been doing.

Our next district conference will be held in Ashville, North Carolina, November 17, 18, 19, 1995. Rev. GeriAnn Harvey will be one of the speakers. So, start making your plans now to attend.



Resolution

WHEREAS,

the Board of Directors of Covenant MCC did direct its Pastor/Moderator/President of the Corporation to enter into a General Sales Contract on July 18,1995, for the purchase of the Wedding Chapel property for an amount of $255,000.00,
and,

WHEREAS,

the congregation (majority of the membership) at a special meeting on August 20, 1995, did approve the pursuance of purchasing the Wedding Chapel property for an amount of $255,000.00,
and,

WHEREAS,

the congregation (majority of the membership) at a special meeting on November 12, 1995, did approve a mortgage of $204,000.00 with the passage of a budget for 1996,
then,

BE IT RESOLVED, ***that,***

the congregation (majority of the membership) at its regular annual meeting on January 14, 1996, do accept and ratify, the following:

(1) the General Sales Contract, dated July 18, 1995, with **Freeman B. Andress** for the Wedding Chapel Property described in attachment (A), ***and,***

(2) the Letter of Commitment, dated December 12, 1995, with **SouthTrust Bank** for the granting of a mortgage described in attachment (B).

BY-LAW CHANGES

1. Page 4
Article IV, B1a
Article IV, B1c

Change Clergy Credentials and Concerns Committee to Board of Ordained Ministry.

2. Pages 4 and 5
Article IV, B2a
Article IV, B2b
Article IV, B2c
Article IV, B2d
Article IV, B2e
Article IV, B2f

Change student clergy to clergy in training.

3. Page 6
Article VC4b

Change world church extension elder to Global Outreach Coordinator; delete Senior Chaplain of Spiritual Life and Clergy Care Center.

4. Page 7
Article VE

Change lay delegate to lay delegate(s).

5. Page 7
Article VF

Change alternate lay delegate to alternate lay delegate(s).

6. Page 10
Article IX, paragraph 4, Number 4

Change contractual payments, especially rent for place of worship to contractual payments, especially rent or mortgage payment for place of worship.

COVENANT METROPOLITAN COMMUNITY CHURCH

BIRMINGHAM, ALABAMA

BY-LAWS & STANDARD OPERATING PROCEDURES

AS ADOPTED BY CONGREGATIONAL MEETING

JUNE 8, 1986

AND LAST AMENDED JANUARY 16, 1994

ARTICLE I. NAME

A. The name of this Church shall be the COVENANT METROPOLITAN COMMUNITY CHURCH.

B. This Church shall be affiliated with the UNIVERSAL FELLOWSHIP OF METROPOLITAN COMMUNITY CHURCHES (hereinafter called UFMCC).

ARTICLE II. PURPOSE

The objective of this Church shall be:

A. To share in the worship of God in the Christian tradition and to make God's will dominant in the lives of all people, individually and collectively, as set forth in the Holy Scriptures; and

B. To do all things that are compatible with the work of a Christian Church.

ARTICLE III. DOCTRINE, SACRAMENTS, AND RITES

A. DOCTRINE: Christianity is the revelation of God in Jesus Christ and is the religion set forth in the Scriptures. Jesus Christ is foretold in the Old Testament, presented in the New Testament, and proclaimed by the Christian Church in every age and in every land.

In the interest of offering a church home to all who confess and believe, this Church, as an affiliated local Church in UFMCC, moves in the mainstream of Christianity.

Our faith is based upon the principles outlined in the historic creeds: Apostles and Nicene.

"Statement of Faith"

We believe:

1. In one triune God, omnipotent, omnipresent and omniscient, of one substance and of three persons: God—our Parent-Creator; Jesus Christ the only begotten son of God, God in flesh, human; and the Holy Spirit—God as our Sustainer.

2. That the Bible is the divinely inspired Word of God, showing forth God to every person through the law and the prophets, and finally, completely and ultimately on earth in the being of Jesus Christ.

3. That Jesus ... the Christ ... historically recorded as living some 2,000 years before this writing, is God incarnate, of human birth, fully God and fully human, and that by being one with God, Jesus has demonstrated once and forever that all people are likewise Children of God, being spiritually made in God's image.

4. That the Holy Spirit is God making known God's love and interest to all people. The Holy Spirit is God, available to and working through all who are willing to place their welfare in God's keeping.

5. Every person is justified by grace to God through faith in Jesus Christ.

6. We are saved from loneliness, despair and degradation through God's gift of grace, as was declared by our Savior. Such grace is not earned, but is a pure gift from a God of pure love. We further commend the community of the faithful to a life of prayer; to seek genuine forgiveness for unkind, thoughtless and unloving acts; and to a committed life of Christian service.

7. This Church serves to bring all people to God through Christ. To this end, it shall arrange for regular services to worship, prayer, interpretation of the Scriptures, and edification through the teaching and preaching of the Word.

MISSION STATMENT

WE EXIST TO:

CELEBRATE THE LOVE OF GOD

Through awareness of and response to God's presence.
Through communion with and commitment to Jesus Christ.
Through oneness and praise in the Holy Spirit.

CULTIVATE PERSONAL RELATIONSHIPS WITH GOD

Through the study of God's Word.
Through application of Christ's teachings to our lives.
Through growth and development as a community of Christians.

CARE ABOUT ONE ANOTHER IN CHRIST

Through sharing one another's joys, growth, and needs.
Through recognition, development, and use of the gifts of the Holy Spirit in each person.
Through prayer, service, and sacrifice to meet each other's needs.

COMMUNICATE CHRIST TO ALL PEOPLE

Through sharing the good news of God's all-inclusive love and acceptance.
Through letting others see Jesus in us.
Through discipling, by celebration, nurturing, and caring.

B. SACRAMENTS: This Church embraces two holy Sacraments:

1. BAPTISM by water and the Spirit, as recorded in the Scriptures, shall be a sign of the dedication of each life to God and God's service. Through the words and acts of this sacrament, the recipient is identified as God's own Child.

2. HOLY COMMUNION is the partaking of blessed bread and fruit of the vine in accordance with the words of Jesus, our Sovereign: "This is my body ... this is my blood." (Matthew 26:26-28). All who believe, confess and repent and seek God's love through Christ, after examining their consciences, may freely participate in the communal meal, signifying their desire to be received into community with Jesus Christ, to be saved by Jesus Christ's sacrifice, to participate in Jesus Christ's resurrection, and to commit their lives anew to the service of Jesus Christ.

C. RITES: The Rites of this Church as performed by its duly authorized ministers shall consist of the following:

1. The RITE OF ORDINATION is the setting apart of duly qualified persons for the professional ministry of this Church. It is evidenced by the laying on of hands by authorized ordained clergy, pursuant to the By-Laws of UFMCC.

2. The RITE OF ATTAINING MEMBERSHIP IN THE CHURCH shall be conducted by the pastor before a congregation at any regular worship service. After completing classes for instruction in the beliefs and doctrines of the Church, a baptized Christian may become a member in good standing of this Church through a letter of transfer from a recognized Christian body or through an affirmation of faith.

3. The RITE OF HOLY UNION and the RITE OF HOLY MATRIMONY are the spiritual joining of two persons in a manner fitting and proper by a duly authorized clergy of the Church. After both persons have been counseled and apprised of their responsibilities one towards the other, this rite of conferring God's blessing may be performed.

4. The RITE OF FUNERAL OR MEMORIAL SERVICE is to be fittingly conducted by the ministers of the Church for the deceased.

5. The RITE OF LAYING ON OF HANDS or prayer for the healing of the sick in mind, body or spirit is to be conducted by the ministers of the Church, at their discretion, upon request.

6. The RITE OF BLESSING may be conducted by the ministers of the Church for persons, things and relationships, when deemed appropriate by the minister. This includes the dedication of a church building to the glory of God.

ARTICLE IV. MINISTRY

UFMCC affirms the universal priesthood of all believers (I Peter 2:5-10). All members of this Church are called by God to a ministry of the Gospel of Christ in this Church and in the world.

A. MINISTRY OF THE LAITY:

1. The Priesthood of All Believers: Laypeople are the People of God, called by God and authorized by Scripture to respond to the Word, serving as Christ served, to the end that the Church may be edified and the world transformed.

2. DEACONS: As outlined in the New Testament, their office is an historic ministry of service and aid within the Christian Church. It is a two-fold ministry—one consisting of direct ministry to persons; the other dealing with Church implements and the serving of Rites and Sacraments.

a. QUALIFICATIONS: Deacons shall be members in good standing and be persons of spiritual mind, exemplary lives, joyful outlook, sound judgement, and of proven dedicated service.

b. RESPONSIBILITIES: In accordance with the spiritual responsibilities of the office, and, under the authorization and direction of their appointing authority, deacons minister to those in need, the sick, the friendless, and those persons who may be in distress, and may serve and administer the Rites and Sacraments.

c. APPOINTMENTS: All persons appointed deacons by the pastor are subject to approval by both the District Coordinator and the Board of Directors. (Commissioned Church Status)

d. TRAINING: Training, in compliance with District directives, before and after the appointment of deacons, is responsibility of the appointing authority and may be delegated.

e. DISCIPLINE: A deacon may be disciplined for disloyalty, unbecoming conduct, or the dereliction of duty. For cause, the appointing authority may suspend a deacon from the exercise of a deacon's duties for a period of not more than thirty (30) days, and must report that suspension and the reasons for it to the approving authorities. The appointing authority, together with the approval of the majority of the full Board of Directors, and with the approval of the District Coordinator, may for cause remove a deacon from office or impose lesser discipline. (Commissioned Church Status)

f. DISTRICT WORKS: If the need arises, deacons are available at the request of the District Coordinator to serve for district work. This request is subject to the approval of the pastor and the District Committee.

B. MINISTRY OF THE CLERGY:

1. CLERGY: Clergy are members of the People of God, called by God, authorized and legally recognized by UFMCC to serve among the people as professional ministers of the Word and Sacraments.

a. QUALIFICATIONS: Clergy are those persons of professed and demonstrated call to be professional Christian ministers who meet the qualifications established by the Clergy Credentials and Concerns Committee (hereinafter called the CCCC) of the UFMCC. These qualifications are subject to the approval of the General Conference.

b. RESPONSIBILITIES: In accordance with their call, clergy shall administer Rites and Sacraments of UFMCC and be teachers and preachers of the faith to the end that the world may believe and the Church might be renewed, equipped and strengthened to its ministry.

c. CREDENTIALS: In accordance with procedures and standards established by the CCCC and subject to the approval of General Conference, credentials as clergy are issued either on a lifetime basis or are subject to periodic review.

d. DISCIPLINE: Initiation of disciplinary procedure for clergy as a result of disloyalty, unbecoming conduct or dereliction of duty may only be accomplished by a formal statement of charges made by 1) a majority of the congregation of this Church, 2) a majority of the elected District Officers, or 3) three members of the clergy of UFMCC. The charges must be presented in writing to the accused clergyperson and to the appropriate Judiciary Committee appointed by UFMCC.

2. STUDENT CLERGY: Student clergy are qualified persons who feel called by God to serve among the people as professional ministers of the Word and Sacraments. For a limited time they may serve in this position to test their and to develop needed skills.

a. QUALIFICATIONS: Before being appointed student clergy, an individual must be a member in good standing within UFMCC and must have demonstrated a spiritual disposition, willingness and ability to work well with others, and must show promise of ability to do the study and work of the clergy.

b RESPONSIBILITIES: In accordance with their call and the test of that call, student clergy will concentrate on learning experiences. Those learning experiences shall include ministry in the Church as well as academic studies.

Student clergy may, under the authorization and direction of the appointing authority, administer the Rites and Sacraments. Except in extraordinary circumstances, student clergy shall not serve on the Board of Directors. Student clergy may serve as the pastor.

c. APPOINTMENTS: All persons appointed student clergy by the pastor are subject to approval by both the District Coordinator and the Board of Directors (Commissioned Church Status). The term of a student clergy shall be for one year. No person shall serve as a student clergy for more than a total of five terms.

d. TRAINING: The student clergy will engage in a program of spiritual and practical study as guided by the CCCC under the direction of the appointing authority and/or through any appropriate educational agency. This program may be supplemented by the District Committee or any person and/or agency appointed by the District Committee.

e. DISCIPLINE: Reasons and procedures for discipline or removal of student clergy are identical to those given in these By-Laws for deacons.

f. DISTRICT WORKS: If the need arises, the District Coordinator may request student clergy to serve for district work. This request is subject to approval of the appointing authority and the District Committee.

ARTICLE V. GOVERNMENT, ORGANIZATION AND OFFICERS

A. GOVERNMENT: COVENANT METROPOLITAN COMMUNITY CHURCH subscribes to the government and doctrine of the UFMCC and has been authorized by the same.

B. ORGANIZATION: This Church recognizes the following bodies of government structure and authority:

1. FELLOWSHIP: Internationally, the government of UFMCC is vested in the General Conference, subject to provisions of the UFMCC Articles of Incorporation, its By-Laws, or documents of legal incorporation. Between General Conferences, the Board of Elders and the General Council are those government bodies which are authorized to provide spiritual and administrative leadership on the international Fellowship level.

2. DISTRICT: Districts are those defined bodies which are created by the General Council and are accountable to the General Conference. They are called into existence to enable and empower Christian ministry within specific geographic regions through their member congregations. District Conferences are legislative gatherings of the District to establish District By-Laws or Standard Operating Procedures for the nominations of members of the District Committee, all District Officers and for the conduct of District business. The District By-Laws and Standard Operating Procedures must be in accordance with those of UFMCC.

3. COVENANT METROPOLITAN COMMUNITY CHURCH: The government of this Church is vested in its congregational meetings which exert the right to control all of its affairs, subject to provisions of UFMCC By-Laws, Articles of Incorporation, or documents of legal organization, General Conferences and District Conferences. The pastor and the Board of Directors are authorized to provide spiritual and administrative leadership in this Church.

C. PASTOR: The pastor is that person elected by the congregation to be responsible for the duties of teacher, preacher, spiritual leader and counselor. The pastor must be approved by the District Coordinator and District Committee. (Commissioned Church Status)

1. QUALIFICATIONS: The pastor must be credentialed clergy in the UFMCC unless an exception is made by the District Committee.

2. DUTIES: The pastor shall have the authority for ordering all worship services of the Church. The pastor shall provide for other programs of a spiritual nature including (but not limited to) Bible study, Christian education classes and retreats according to the needs of the congregation. The pastor shall provide, for prospective Church members, classes of instruction in the beliefs and doctrines of the Church. The pastor has the authority, subject to the appropriate approval, to appoint deacons of the Church and is responsible for their training, supervision and discipline. The

pastor shall schedule regular hours during which times he/she will be available for counseling appointments. The pastor shall be available for counseling at other times, unless emergency circumstances exist, at his/her discretion. The pastor is a voting member of the Board of Directors and serves as moderator of congregational meetings and meetings of the Board of Directors. The pastor shall serve as an Administrator of the Community Assistance Fund/Closet. Associate or assistant pastor(s) and other personnel, compensated or uncompensated, shall be appointed by the pastor, subject to the approval of the Board of Directors. The pastor shall serve as the personnel director of the Church staff, shall have their authority to delegate such responsibilities and duties as seem wise, and shall, with the approval of the Board of Directors, determine compensation, vacation periods, times off, and titles of office for the staff.

3. COMPENSATION: The pastor and the Board of Directors shall construct, by mutual consent, a contract for the services of the pastor which specifically enumerates the duties and time commitments of the pastor, the forms of compensation to be provided in exchange for those services, vacations and times-off, and the time period during which the contract is to be effective.

4. TERMINATION OF SERVICE:

a. When it is felt that irreconcilable differences exist between the pastor and congregation, the pastor, the Board of Directors or the lay delegate shall request that a ministry of reconciliation, in accorance with the Scriptures, be initiated by the District Coordinator or a person appointed by the District Coordinator. If the differences cannot be resolved, they may through mutual agreement choose to terminate their relationship.

b. The process of removing the pastor from office for disloyalty, unbecoming conduct, dereliction of duty or when irreconcilable differences arise between the pastor and congregation may be initiated by: a petition submitted to the Clerk of the Board of Directors of the Church signed by at least twenty-five percent (25%) of the members in good standing, or by a vote of three-fourths (3/4) of the full Board of Directors. Within three (3) days the pastor, the Distict Coordinator, the World Church Extension Elder and the Senior Chaplain of Spiritual Life and Clergy Care Center must be sent a copy of the completed petition by the Clerk of the Board.

After the District Coordinator and the Clerk of the Board of the Church have validated the number of members who have signed the petition and the clarity of the petition, the District Coordinator may place the pastor on inactive status, but the pastor remains fully compensated until the final action of the congregation. Upon validating the petition, the District Coordinator and Clerk of the Board of Directors of the Church will set the time and place of a special congregational meeting. The date of the meeting shall occur within thirty (30) days of the date the petition is submitted to the Clerk of the Board. The only question to be voted on at the meeting shall be: "Shall the pastor remain in office?"

The pastor has the right to appear on his/her own behalf before the congregational meeting and may have an advocate of his/her own choosing present. The action of the congregation is final. If a special meeting is called to remove a pastor, the District Coordinator and the UFMCC Board of Elders must be given notice that such action is being taken. The District Coordinator shall attend or send a representative as an impartial observer who shall moderate the meeting. If the pastor is removed, the Board of Directors will meet immediately thereafter with the District Coordinator or the representative to provide pastoral leadership until the pulpit is filled. The Board of Directors will confer with the District Coordinator as to available candidates for the office of pastor.

D. BOARD OF DIRECTORS:

1. TERM OF OFFICE: The Board of Directors shall consist of six (6) Church members in good standing, including the Pastor. The term of office is two (2) years with the exception of the Pastor, who holds office for as long as he/she continues as pastor. Board of Directors's terms of office must be staggered. Place 2 (Treasurer), Place 4 and Place 6 positions are elected in January of even years. Place 3 (Clerk of the Board) and Place 5 positions are elected in January of odd years. In the event of the resignation, death or removal from office of a Board member, the remaining Board members may appoint an interim Board member to serve until the next congregational meeting. In such case, at the next congregational meeting, an open election will be held to elect a replacement for the remainder of the original term of office.

2. ACCOUNTABILITY: The Board of Directors is subject to these By-Laws and is accountable to the congregation for its actions at all times. For reporting and planning purposes, each Board member is required to submit a written report at each Board meeting. Such report must outline progress made on projects or activities under his/her responsibility since the last Board meeting and discuss plans, projects, activities, etc. to be begun or accomplished prior to the next Board meeting.

3. DISCIPLINE: The Church will not condone disloyalty, unbecoming conduct or dereliction of duty on the part of any member of the Board of Directors. Therefore, the Board of Directors may remove, by a majority vote of the full Board, any of its members found guilty of the above, with the exception of the pastor, who must be disciplined in accordance with Article V.C.4. A petition presented to the Board of Directors and signed by at least twenty-five percent (25%) of the members in good standing of the Church may also initiate such a procedure.

Furthermore, two (2) unexcused absences from Board of Directors meetings during any calendar year will automatically be considered cause for removal from the Board. The Board of Directors must vote to determine whether an absence will be deemed excused or unexcused. However, under no circumstances may an absence be deemed excused when prior notification of the absence is not given, unless the situation is an emergency. The Clerk of the Board will notify any Board member removed under this paragraph of his/her removal in writing and such notification must include the signatures of at least two (2) other Board members.

4. TITLES: The Board of Directors will consist of the Pastor, the Treasurer, the Clerk, and three (3) At-Large Board Members. Other titles, including Vice-Moderator, and areas of responsibility will be determined by the Board of Directors at the first Board meeting immediately following the election of Board member(s). The Clerk of the Board will include a description of the titles and areas of responsibility as a part of the minutes of that meeting to be distributed to the congregation.

E. LAY DELEGATE: This Church shall have one (1) vote for every one hundred (100) members in good standing or portion thereof and shall elect one (1) lay delegate for each vote. Each lay delegate shall carry one (1) vote. The delegate(s) must be elected at the first congregational meeting following each General Conference and shall serve for a term of two (2) years. The lay delegate shall represent the congregation at General and District Conferences, be informed of UFMCC and District concerns, policies and issues, and communicate these to the congregation. The lay delegate shall solicit the concerns, opinions, etc. of congregation members individually and by special meeting(s) for such purpose for communication to UFMCC and the District. The lay delegate shall prepare written reports to the congregation and Board of Directors immediately following each General or District Conference detailing the events of the conference and their impact on the congregation. Failure of the lay delegate to attend two (2) conferences during his/her term of office shall constitute cause for removal from office. The procedure for the removal of a lay delegate shall be the same as for a member of the Board of Directors. (Article D.1.)

F. ALTERNATE LAY DELEGATE: One (1) alternate lay delegate shall be elected for each lay delegate. The terms of office of the lay delegate(s) and alternate lay delegate(s) shall be concurrent. The alternate lay delegate(s) shall serve under the guidance of the lay delegate(s) and it shall be their duty to assist the lay delegate(s) in the performance of their duties. In the event of the resignation, death, or removal of a lay delegate, the alternate lay delegate shall assume the office of lay delegate for the remainder of the term of office. The Board of Directors shall appoint a successor alternate lay delegate to serve until the next congregational meeting. At the next congregational meeting an open election shall be held for a replacement for the remainder of the original term of office of alternate lay delegate. In the event that the lay delegate in unable to attend a General or District Conference, the alternate lay delegate shall assume the office of lay delegate for the conference only. The procedure for the removal of an alternate lay delegate shall be the same as for a member of the Board of Directors. (Article D.1.)

G. STANDING COMMITTEES:

The following shall be the standing committees of the Church:

1. PROPERTY COMMITTEE: The Property Committee shall be chaired by a member of the Board of Directors of the Church its members may include, but is not limited to, the full Board of Directors. Its purpose shall be (1) to locate, secure, and arrange financing of a permanent building for the congregation, and (2) the upkeep of any church facilities, grounds, properties, and contents. A Building Administrator may be appointed by the Pastor to serve as the coordinator of church maintenance and construction projects, inventory and upkeep of church property and grounds, etc. The Building Administrator, if any, will also serve as a member of the Property Committee.

2. FINANCE COMMITTEE: The Finance Committee shall be chaired by a member of the Board of Directors of the Church and its members may include, but is not limited to, the full Board of Directors. Its purpose is to propose an annual budget for approval of the Church, methods for meeting that budget in a timely manner, and investigation of major expenditures prior to presentation to the full Board of Directors for approval.

3. COUNCIL OF MINISTRIES: The Council of Ministries shall be chaired by the Pastor of the Church and its membership shall consist of the chairpersons, leaders, ministers, and coordinators or administrators of the various programs and activities of the Church as appointed by the Pastor and approved by the Board of Directors.

The following shall be a standing committee of the Board of Directors:

1. PERSONNEL COMMITTEE: The Personnel Committee shall be chaired by a member of the Board of Directors of the Church and its membership shall include and be limited to the full membership of the Board of Directors. Its purpose is to establish and enforce personnel policies of the Church ministerial and lay staff including matters of finance, benefits, discipline, grievances, and reconciliation, pending approval of the congregation.

H. COMMUNITY ASSISTANCE FUND/CLOSET: This Church recognizes the feelings of despair and hopelessness borne by the seriously ill, persons with A.I.D.S., the poor and the victims of misfortune. In an effort to combat the financial difficulties and supply materials needs of these persons, the Church has established the Community Assistance Fund/Closet, a separate financial entity. The Administrators shall consist of the pastor, the Treasurer and one member of the Deaconate Staff. They shall be solely responsible for determining the policies under which eligibility for benefits are ascertained and the amount and/or type of benefits granted. No contributions or gifts, earnings on investments or proceeds from the sale of donated items shall accrue to the Church but rather to the Fund itself.

I. STAFF: The Pastor may create and appoint certain positions as needed for the assistance of the Pastor in various administrative and physical areas of the Church programs, activities, and ministries. The organization, positions, titles, terms, and duties shall be recommended by the Pastor and approved by the Personnel Committee and The Board of Directors. An Administrative Staff Assistant may be appointed to assist the Pastor in the coordination of the various committees and activites of the Church.

ARTICLE VI. CHURCH MEMBERSHIP

A. MEMBERS IN GOOD STANDING: Any person may apply for initial membership in M.C.C. through Covenant M.C.C. after (1) attending services and activities of the church on a regular basis for at least three months and (2) attending all Inquirer's classes. The Pastor then presents the candidate to the congregatin for confirmation. Exceptions to these two requirments may be granted with the approval of the Pastor and at least two members of the Board of Directors. At least once a year the Board of Directors of the Church shall review the entire membership. Any member who does not have registered attendance, identified financial support, definite service contribution, and expressed interest and loyalty with the preceding six (6) months to one (1) year may be removed from the roll of members in good standing and placed on a list of inactive members. The Clerk of the Board of Directors shall notify the member in writing that he/she has been placed on such a list and is not eligible to vote at any congregational meeting of the Church. After notification, if the member has not expressed further interest or loyalty for a period of two (2) months immediately following, the Board of Directors shall have the authority at its discretion to drop any such member from the roll of members. Upon written application, an individual may be restored to the roll of members in good standing by a vote of the Board of Directors and without a public reception into membership.

B. FRIENDS OF THE CHURCH: The Church may accept into the Church persons who, for one reason or another, feel they cannot become regular members of the Church but who support the goals of the Church and want to be a part of the work of the Church. Such persons shall be designated as "Friends of the Church" and may serve on appointed committees and may participate in all activities of the Church. Friends may not, however, serve on the Board of Directors and may not vote at congregational meetings. Friends shall not be considered when determining the number of lay delegates that the Church may send to conferences.

C. DISCIPLINE: This Church cannot condone disloyalty or unbecoming conduct on the part of any of its members and friends; therefore, the Board of Directors is empowered to remove by majority vote any member or friend from the rolls of the Church or take such disciplinary action as it deems necessary. The action of the Board of Directors is subject to review by a vote of the congregation at its next regular meeting or at a special meeting which may be called for such a purpose. Until the review vote, the disciplined member will retain membership, or a disciplined friend with retain "friend" status.

ARTICLE VII. CHURCH SERVICES

This Church shall hold services of public worship every Sunday. Other worship services may be held as determined by the pastor with the approval of the Board of Directors. The Sacrament of Holy Communion shall be offered each Sunday as well as at other worship services at the discretion of the pastor. Holy Baptism may be administered at any appropriate service, or at any other time, at the discretion of the pastor.

ARTICLE VIII. CONGREGATIONAL MEETINGS.

This Church must hold an annual congregational business meeting in January of each year. Additional congregational meetings for special purposes may be called at any time at the discretion of the Board of Directors. In order to transact business no less than twenty percent (20%) of the members in good standing must be present. Two (2) weeks notice must be given in writing to all members at their last known addresses. Photocopies of a proposed agenda and pertinent materials (i.e., the proposed budget, proposed by-laws amendments, etc.) must be included with this notice.

Special meetings of the congregation can be called by the Board or Directors or can be called by petition submitted to the Board of Directors. The petition must be signed by twenty-five percent (25%) of the members in good standing. Such special

meetings shall be governed by the same rules as those pertaining to regular congregational meetings. The nature of the special meeting must be stated in the petition and notices and must be written into the agenda of said special meeting. Additions to the stated agenda are out of order.

ARTICLE IX. CHURCH FINANCES.

This Church adopts and teaches tithing as the spiritually affirmed means of supporting the Church and its ministries, and as the expression of good stewardship of time, skills and finances by individual members. Therefore, it shall be the responsibility of both the clergy and the lay leadership of the Church to plan and implement programs of stewardship both to help persons grow in the grace of giving and to fund the Church's ministries. An offering shall be received at each service of public worship.

The Treasurer of the Board of Directors shall report all Church receipts each month to the UFMCC and the District, and with that report shall remit ten percent (10%) of the funds to the UFMCC and five percent (5%) to the District. Only bequests, building funds or funds to meet the immediate needs of persons in distress shall be omitted in calculating the amount due the UFMCC and the District. Reports and remittances are due on or before the tenth (10th) day of the month following the month being reported.

Any bank or financial account in the name of the COVENANT METROPOLITAN COMMUNITY CHURCH or the COMMUNITY ASSISTANCE FUND must require two (2) signatures for withdrawals, one of which must be that of an elected member of the Board of Directors, preferably the Treasurer.

It shall be the policy of this Church to discharge all of its obligations and outstanding debts in a prompt and timely manner. However, at such time as Church financial assets are not sufficient to carry out this policy, debts shall be discharged according to the following priority:

1. UFMCC Tithes
2. District Tithes
3. Salary or allowances of the pastor
4. Contractual payments, especially rent for place or worship
5. Utilities

ARTICLE X. CHURCH PROPERTY

The Board of Directors shall be the trustees of any and all property acquired by this Church. The Board of Directors shall have control of said property and may sell or otherwise dispose of said property subject to the approval of the congregation. If this Church is disbanded by the Board of Directors and the District Committee, said property will revert to the use of the General Conference of UFMCC.

ARTICLE XI. ADOPTION AND AMENDMENTS

These By-Laws and Standard Operating Procedures shall become effective immediately upon adoption by the Church at any congregational meeting scheduled for this purpose and shall thereafter be binding upon all members and "friends".

These By-Laws and Standard Operating Procedures may be amended at any duly convened congregational meeting for such a purpose. Such amendments can only be effective if authorized by a two-thirds (2/3) majority of the members in good standing present at said meeting.

ARTICLE XII. CONTROLLING BY-LAWS

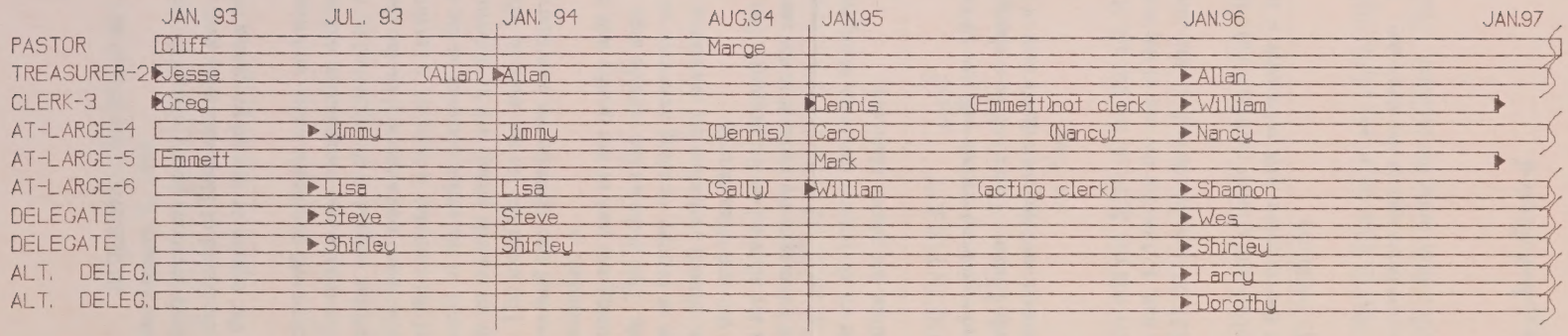
These By-Laws and Standard Operating Procedures have been established in accordance with those of the UFMCC and the District. If discrepancies exist or in situations not addressed herein, the By-Laws and Standard Operating Procedures of the higher authorities shall control.

RESOLUTION I. ALCOHOL AND DRUG POLICY

The following resolution adopted by congregational meeting dated January 12, 1986 is hereby included in these By-Laws and Standard Operating Procedures by vote of congregational meeting dated June 8, 1986:

> We of COVENANT METROPOLITAN COMMUNITY CHURCH, in an effort to be supportive of our alcohol and drug-troubled community, choose in our church activities to refrain from alcohol and drug use.

BOARD POSITIONS & TERMS



▶ Election for new term

BUILDING USE POLICIES

Building use policies effective January 8, 1996

1. New policies supercede previous policy passed by the Board.
2. Three members of the Board of Directors must give approval for use of the building other than the regular or special programs of Covenant MCC, which will take precedence.
3. The Board of Directors will determine usage and maintenance of the property.
4. Recommendations for repairs and construction will be determined by the Building and Grounds Committee subject to the approval by the Board of Directors.
5. All keyholders must be listed and approved by the Board.
6. Any time any part of the complex is opened, a keyholder must be present. They must check the security of the entire complex at the close of the activity.
7. The fee for usage by an outside group will be determined by the Board and is payable in advance. The usual fee for use may be $20 for a single room, $75 for the reception hall and $250 for the sanctuary. Holy Unions will have use of the building per schedule A.
8. The CMCC group using any part of the facility will cleanup and return the space to its normal usage state. This includes the outside area.
9. Any group, program or activity, needing extensive use of the facility, must arrange for the church custodian for assistance. $25 is usual fee. The group will pay the custodian directly.
10. No alcohol or drugs are allowed on the property. No smoking is allowed in any building. No food or beverages are allowed in the sanctuary.
11. All keyholders will be instructed in the use of the heating and cooling systems.
12. There will be posted on all exterior doors an emergency phone list with at least four keyholders names and phone numbers.

SCHEDULE A. HOLY UNION POLICY

must

1. Church members and registered friends will pay ~~$25.00 for the use of the building during the actual Holy Union. There will be a charge of $10.00 for use of the building for the rehearsal, and the~~ custodian's cost of $25.00 (payable directly to the custodian).

Deleted
Added back

one-time

2. Non-church members will pay $250.00 for the use of the sanctuary, $75.00 for the use of the reception hall, $25.00 for the use of the building for a rehearsal, plus the custodian's cost of $25.00 (payable directly to the custodian).

one-time

3. For nonchurch members and church members alike there will be a security deposit of $50.00 for use of the reception hall, returnable if the reception hall is returned in clean and satisfactory condition.

4. There will be no alcohol or drug use in any of the buildings, no smoking in any building, and no food or beverages in the sanctuary. A signed agreement will be received from each couple using the facilities. (See attached.)

~~The Couple to~~
~~Provide Signatures and Friend~~

PASTOR'S REPORT
December 11, 1995

Since November 13, 1995, I have done the following:

Attended meetings:	3
Attended Worship	10 (Three at Dist. Conf; thanksgiving)
Preached:	6
Consecrated communion	4
Taught classes	4
Led groups	1
Counseling Sessions	3
Holy Union Counseling	5
Supervision meetings	3 (student clergy and deacons)
Took Part in World AIDS Day Memorial Service	1
Community Social Affairs	2 (Outreach)

BUILDING UPDATE: Building fund now is at $71, 025. Allan is in negotiation with banks for loan.

MEMBERSHIP: Membership is now 127. There will be more drops in December.

NEW MEMBERS: Three people who attended Inquirer's classes on Saturday, December 2nd joined the church on 12/3/95.

TV APPEARANCE: While attending World AIDS day, the Janie Spahr workshop, and two community parties, the main topic of conversation was the Shelley Stewart show appearance. Apparently, this generated a great deal of interest in our community.

STUDENT CLERGY: Gail Waller was in church Sunday morning, having moved some of her belongings up to Peg Schoettlin's apartment. Gail is due to arrive January 4th and begin school at UAB that week. She will have as a major part of her involvement working at Tuscaloosa with Lee Rahe.

DEACONS: The list of members, friends, and regular attenders has been divided among the deacons for regular follow up. We are training one deacon for Tuscaloosa, the student clergy here, and one deacon for Covenant in the current class.

MUSIC DIRECTOR: I have approached Debbie Tate about taking the music director's position. She is not willing to do that as yet, having spent the last 14 years as a music director at the same church. She would consider it at a later time. I have not yet talked to anyone else about this position.

OFFICE ASSISTANT: I have spoken with Gail Waller about the office position, and hope when she arrives that she will take this over. There is a small mountain of filing to be done.

CHRISTIAN EDUCATION: I will be teaching Old Testament in the Winter term, New Testament in the Spring Term for Samaritan. These classes will be open to church members. We have had approximately six people present for the Church History class with some excellent discussion. Thursday night Bible study is going extremely well. The 12th Step group did not draw many interested people. It is being discontinued. The January/February Wednesday night group will be "Healing from Family Dysfunctions."

AIDS MINISTRY: Care Team's client Stan Lee died in November. Phillip Evatt, the other client, is currently in jail awaiting sentencing. Tommy Kitchens was well enough to attend Stan Lee's memorial service and the World AIDS Day service.
The BAO gift collection went extremely well, with all stars taken from the tree at the morning service, and most gifts turned in by 12/10.

CATHEDRAL OF HOPE TAPES: Emmett Wright has volunteered to deliver tapes to the cable station.

DECEMBER SOCIAL ACTIVITIES: There will be a refreshment time following the choir/drama group presentation on 12/17. A light supper will be provided Christmas Eve, and there will be hot drinks (wassail and hot chocolate) New Year's eve following the worship service, with games, etc. until midnight, when there will be an agape communion in the Fellowship Hall. Larry Cooper and Mark Gargus have volunteered to produce an after-church dinner in January and would like additional volunteers to help. This will be a fund-raiser for the mortgage.

HOLY UNIONS: I have requests for three holy unions, all for members of the church. I have done the counseling for two of these, and will begin the counseling for the other couple week before Christmas.

DISTRICT CONFERENCE: I attended District Conference, November 17,18, 19 in Ashville. As I am on the District Board of Ordained Ministry, I met with that body on Friday at noon, and attended two workshops which dealt directly with the BOM program. One of the things coming out of BOM was that Covenant will probably be the first church to be declared a "teaching church" enabling us to have student clergy from other churches sent here for their final year. (This begins to sound like what we have already been doing!) It means that the District recognizes what we have been doing as a model for the District.

ANNIVERSARY: The Council on Ministries is now working on the Anniversary, with Mark Moore heading a committee looking at a theme, logo, and probably tee shirts with the theme and logo on them. This will help with funding Troy's travel and stay. Greg Adams is checking with hotels for the Saturday meal. Carolyn Marshall has been asked to do a concert Friday night, hopefully with Ty and Barry Norris providing additional music for that concert. I am trying for a shared amount with Carolyn, in part to help fund Troy's travel. She will be coming from Atlanta, so it will not be terribly expensive to bring her in.

Respectfully submitted,
Rev. Marge Ragona

Covenant Metropolitan Community Church

Rev. Marge Ragona
Pastor

December 28, 1995

Dear Member of Covenant Metropolitan Community Church,

The annual Congregational Meeting of Covenant MCC will be held on Sunday, January 14, 1996 at 1:30 p.m. CST. It will be held in the Reception Hall of the church at 5117 First Avenue North, Birmingham, Alabama. It is very important that all members attend this meeting.

AGENDA

Item 1. Approve minutes of previous meetings.
Item 2. Approve minutes of Board of Directors.
Item 3. Vote to ratify a letter of committment with Southtrust Bank for the purchase of the Birmingham Wedding Chapel property. This letter, executed December 14, 1995 by the Board of Directors, approves an offer by Southtrust Bank of a $204,000 mortgage for 15 years at a rate of 8.5% and a $500 committment fee.
Item 4. Election of members for the Board of Directors as follows:
Place 2: Treasurer, 2 year term.
Place 3: Clerk, 2 year term.
Place 4: At large, 1 year remaining term.
Place 6: At large, 1 year remaining term.
Item 5. Report of General Conference.
Item 6. Report of District Conferences.
Item 7. By-Law Revisions
a. Article IV, B2 a through f: Change student clergy to clergy in training.
b. Article VC4b: Change world church extension elder to Global Outreach Coordinator; delete Senior Chaplain of Spiritual Life and Clergy Care Center.
c. Article VE: Change lay delegate to lay delegate(s).
d. Article VF: Change alternate lay delegate to alternate lay delegate(s).
e. Article IX, paragraph 4, number 4: Change contractual payments, especially rent for place of worship, to contractual payments, especially rent or mortgage payment for place of worship.
Item 8: Building use resolutions.

Very sincerely yours,
Board of Directors of
Covenant Metropolitan Community Church

c:\wp60\wor\tmaillst.003 March 15, 1996

First	Last	Phone#1	Address	City	Zip	DOB	?	Date	Phone#2
Ed (Jerry)	Barton	758-7580	12 Fernwood	Tuscaloosa	35401		s/r	11/5/95	752-3636
Mark	Booker		740 Kings Mt. Rd.	Tuscaloosa	35406		v	6/5/95	
James [Jim]	Brown	333-9573	4614 Overlake Circle	Northport	35476		s/r	11/12/95	
Ed	Campbell	556-0583	14327 Ashborough Dirve	Cottondale	35453		v		
Kitasha A.	Cannon	553-0108	504 Hayes Ave. Lot 4	Tuscaloosa	35404		v	12/11/94	
Candy	Carlson		2203 22nd Avenue	Northport	35476		v		
Alexander [Alex]	Casareno	758-9727	800 Energy Center Blvd. 3101	Northport	35476	6/15	m	4/8/95	348-9499
Michael	Coplen	345-2320	3715 3rd Ave.E. #E-9	Tuscaloosa	35405		s/r		
Dorothea [Dottie]	Cook	553-8854	3214 50th St. E.	Tuscaloosa	35405	11/26	m		
Louis	Cooper	366-3678	730 15th St. #13E	Tuscaloosa	35401	10/12	m	4/8/95	
Amanda	Coopland	556-0656	1609 14th St. E.	Tuscaloosa	35404		m		
Susann	Doak	345-3266	8311 Old Marion Rd.	Tuscaloosa	35405		v	11/5/95	
Melissa	Dutton	349-2898	55 Cedar Crest	Tuscaloosa	35401	1/11	m	4/8/95	556-7111
Cynthia	Eide	556-0482	2098 Idlewood Drive	Tuscaloosa	35405		v		
Rachel	Eide	556-0482	2098 Idlewood Drive	Tuscaloosa	35405		v		
Scott	Goodall	758-3051	P.O.Box 870154	Tuscaloosa	35487		v	3/26/95	
Darryl	Haley	750-8975	824 10th Ave. #2	Tuscaloosa	35401		v	12/11/94	
Marvin	Harper	349-1617	P.O.Box 306	Northport	35476		v		
Kim (Susan)	Hester	556-4406	4709 Cypress Krk. Ave. E.#209	Tuscaloosa	35404		r	1/22/95	
Linde	Hollis	556-9502	200 30th Ave. E.	Tuscaloosa	35404		v	12/11/94	
Janene	Hyatt	345-9427	3914 Watermelon Rd. #500A	Northport	35476		s/r	4/2/95	
Susan	Humphries	601\327-0873	P.O.Box 9612	Columbus/MS	39705		r	10/15/95	
Jeff	Jacobs	333-3986	44 Booth Estates	Northport	35476		v	12/11/94	
Pamela	Jones	556-5874	126 Short 24th Ave.	Tuscaloosa	35404		v		
Carlton	Kirby	345-9188	726 10th Ave. Apt. G	Tuscaloosa	35401		v	9/26/93	
John	Kitts	752-2814	P.O.Box 1037	Tuscaloosa	35486		v	2/12/94	
Kack	Kizziah	759-2909	14058 Old Lock 15 Road	Tuscaloosa	35406		v	9/11/94	
Tricia	Lowery	556-0650	1609 14th Street East	Tuscaloosa	35404	11/9	m	4/8/95	348-6183
Joanna	McMichael	752-9359	3611 Rice Mine Rd.N.E. #164	Tuscaloosa	35406		r		
William N.(Cesar)	Marchant	554-7479	4709 Cypress Crk.Ave.E.#619	Tuscaloosa	35404		v	2/19/95	
Mary Ann	Monz	345-6643	303 23rd St.	Tuscaloosa	35401		v	2/5/95	
Diane	Murdock	752-9359	3611 Rice Mine Rd.N.E. #164	Tuscaloosa	35406		r		556-1111
Patty L.	Myers	601\327-0873	P.O.Box 9612	Columbus/MS	39705		s/r	10/15/95	
William	Myers	347-6108	P.O.Box 872101	Tuscaloosa	35487		v	11/12/95	
Leslie C.	Palmer		624 33rd St.E. Apt.C	Tuscaloosa	35405		v	2/18/96	
Ann	Parker	345-3266	8311 Old Marion Rd.	Tuscaloosa	35405		v	11/5/95	
John E.	Peaslee	556-7266	P.O.Box 70695	Tuscaloosa	354070695		v	10/15/95	
Krista	Presnall	349-1624	55 Cedar Crest	Tuscaloosa	35401		v	4/23/95	
Deha	Price	345-4946	1200 University Blvd D-3	Tuscaloosa	35401		v	2/18/96	
Bobby	Prince	752-7576	1720 Duval St.	Tuscaloosa	35406		v	3/1/95	
Lee W.	Rahe	556-6208	1130 River Rd.NE 24-E	Tuscaloosa	35404	7/21	m	2/5/95	348-8145
Lisa	Richard	556-9502	200 30th Ave.E.	Tuscaloosa	35404		v	12/11/94	
Lisa	Rickman		P.O.Box 3241	Tuscaloosa	35403		v	2/5/95	
Robyn	Rives	556-9502	200 30th Ave.E.	Tuscaloosa	35404		s/r	12/11/94	
Susan	Shanlever		613 31st Ave E.	Tuscaloosa	35404		v		
Nancy L. [Tish]	Smith	553-8854	3214 50th St.E.	Tuscaloosa	35405	12/7	m	7/17/94	
Lisa	Spadafora	345-5192	1100 14th Ave. Apt. 20	Tuscaloosa	35401	5/4	m	4/8/95	
William [Bill]	Steele	750-0231	28 Meador Drive	Tuscaloosa	35401		m	3/26/95	
Paul	Stewart	752-0152	316 32nd Place E	Tuscaloosa	35405		v		
Steve	Tate	752-6253	2515 10th Ave. B-11 [?]	Tuscaloosa	35405		v	12/5/93	
Warren	Thrasher	333-9029	1411 1/2 Paul Bryant Dr. #A	Tuscaloosa	35401	35476		v 12/11/94	
Scott	Turberville		12153 Sellers Lane	Tuscaloosa	35406		v		
Donnie	Wallace	527-0858	4514 Vassie Drive	Tuscaloosa	35404		v		
Stephanie	Wical	348-3054	820 4th Ave. #22	Tuscaloosa	35401		v	12/12/93	
Mark	Wilson	752-5799	730 15th St. #13E	Tuscaloosa	35401		s/r	12/11/94	
Marie S.	Wise	345-6643	303 23rd St.	Tuscaloosa	35401		v	2/5/95	
Kenneth B. [Ken]	Wood	556-9686	4631 Spicewood St.	Tuscaloosa	35405		v		

Total: 57

Add for mailing purposes only:

Don Bell
Shelton State Community College
202 Skyland Blvd.
Tuscaloosa, AL 35404

~~Men's Room Urinal downstairs~~

Shelves – Janitor Closet
Sacristy
Storage Room

Hang Chalk Board

Fix Roof – Lean To
Ed Bldg
Front of Main Bldg – Flashing
Ed Bldg SE Corner window

Fix Front Doors

~~Fix door Store room~~

Light on Front Stained glass window

Hymnal racks

Move Lumber

Remove big Signs on Front

Remove Lettering on Front

Christmas decorations
Banners
Banner Guild supplies
Quilting Bee
Bulk copy Paper
Costumes
Props
Tables
Music
Folding Chairs
Floral / decorations
Toys
Children's Art supplies
TV/VCR
Library Books
Computer
Pamphlet supplies
records Filing Cabinets
Old computers

Mops / brooms
Cleaning supplies
Clothes rack

MAIN BUILDING

SPACE	FLOOR	PRI	WALLS	PRI	CEILING	PRI	NOTES
NE Restroom							
NE AnteRoom							
Vestibule							
Front Porch							
NW Hall							
NW Restroom							
Stairwell							
Upstairs Passage							
Balcony							
Unpstairs Restroom							
Upstairs Anteroom							
Sanctuary							
Choir Platform							
Platform							
West Entry Hall							
West Entry Porch							
East Anteroom							
East Anteroom Closet							
East Vestibule							
East Hall							
East Entry Porch							
SW Shower Room							
SW Restroom							
Electrical Room							
Air Conditioner Room							
SW Passage							
Sacristy Room							
Breezeway							

EDUCATION BUILDING

SPACE	FLOOR	PRI	WALLS	PRI	CEILING	PRI	NOTES
East Stairwell							
East Stairwell Closet							
Upstairs Hall							
Upstairs Men's Room							
Upstairs Women's Room							
1st NE Room							
1st NE Room Mechanical							
1st SE Room							
2nd NE Room							
2nd SE Room-Copier							
3rd SC Room							
3rd SC Mechanical							
3rd NC Room							
4th NW Room							
4th SW Room							
5th NW Room							
West Stairwell							
West Stairwell Closet							
West Porch							
Fellowship Main							
Fellowship Kitchen							
Fellowship Center Room							
SC Storage Room							
SE Storage Room							
Downstairs Hall							
Downstairs Women's Room							
Janitor Closet							
Downstairs Men's Room							

BUILDING USE POLICIES

Building use policies effective January 8, 1996

1. New policies supercede previous policy passed by the Board.
2. Three members of the Board of Directors must give approval for use of the building other than the regular or special programs of Covenant MCC, which will take precedence.
3. The Board of Directors will determine usage and maintenance of the property.
4. Recommendations for repairs and construction will be determined by the Building and Grounds Committee subject to the approval by the Board of Directors.
5. All keyholders must be listed and approved by the Board.
6. Any time any part of the complex is opened, a keyholder must be present. They must check the security of the entire complex at the close of the activity.
7. The fee for usage by an outside group will be determined by the Board and is payable in advance. The usual fee for use may be $20 for a single room, $75 for the reception hall and $250 for the sanctuary. Holy Unions will have use of the building per schedule A.
8. The CMCC group using any part of the facility will cleanup and return the space to its normal usage state. This includes the outside area.
9. Any group, program or activity, needing extensive use of the facility, must arrange for the church custodian for assistance. $25 is usual fee. The group will pay the custodian directly.
10. No alcohol or drugs are allowed on the property. No smoking is allowed in any building. No food or beverages are allowed in the sanctuary.
11. All keyholders will be instructed in the use of the heating and cooling systems.
12. There will be posted on all exterior doors an emergency phone list with at least four keyholders names and phone numbers.

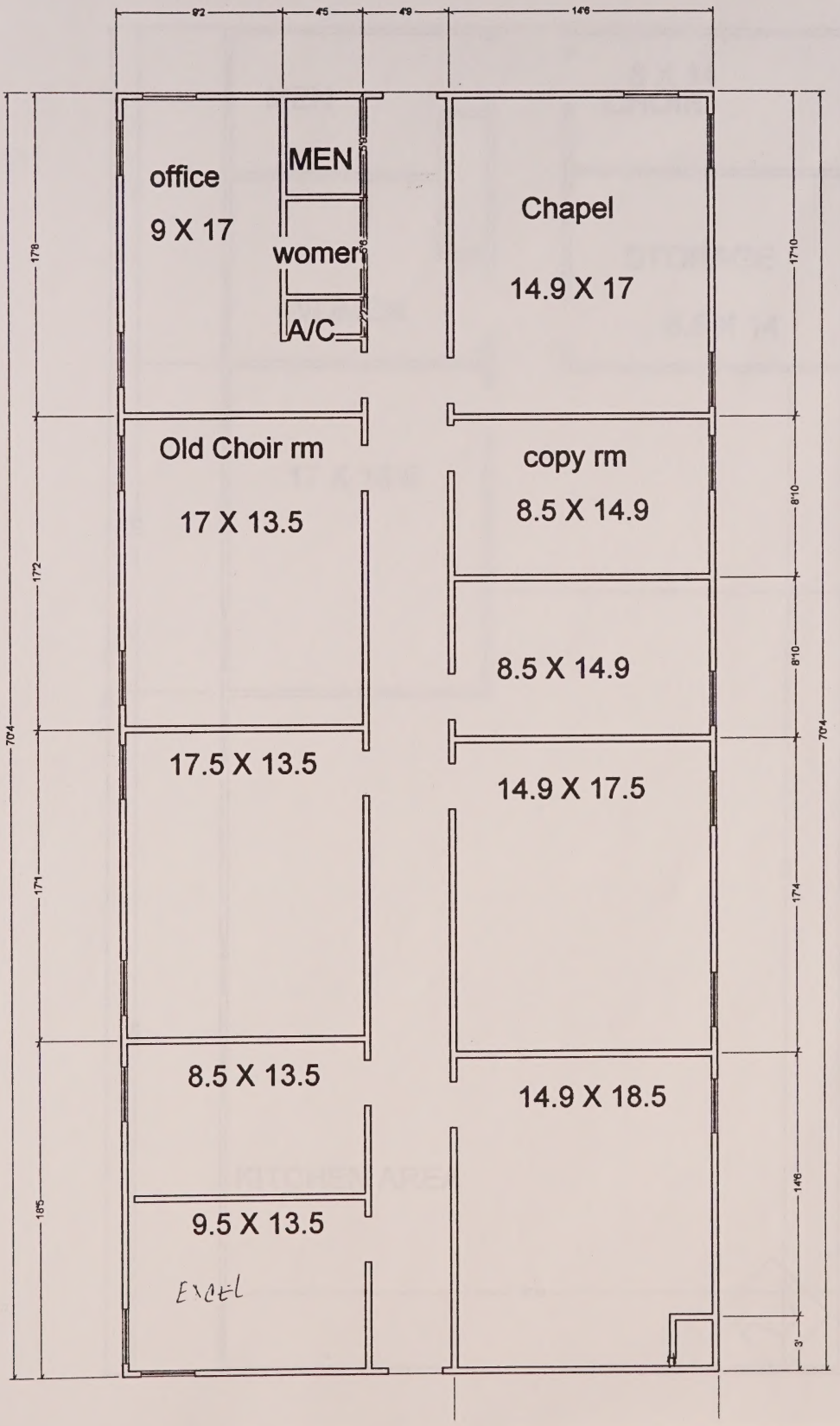
SCHEDULE A. HOLY UNION POLICY

1. Church members and registered friends will pay $25.00 for the use of the building during the actual Holy Union. There will be a charge of $10.00 for use of the building for the rehearsal, and the custodian's cost of $25.00 (payable directly to the custodian).

2. Non-church members will pay $250.00 for the use of the sanctuary, $75.00 for the use of the reception hall, $25.00 for the use of the building for a rehearsal, plus the custodian's cost of $25.00 (payable directly to the custodian).

3. For nonchurch members and church members alike there will be a security deposit of $50.00 for use of the reception hall, returnable if the reception hall is returned in clean and satisfactory condition.

4. There will be no alcohol or drug use in any of the buildings, no smoking in any building, and no food or beverages in the sanctuary. A signed agreement will be received from each couple using the facilities. (See attached.)


office
9 X 17
MEN
women
A/C
Chapel
14.9 X 17
Old Choir rm
17 X 13.5
copy rm
8.5 X 14.9
8.5 X 14.9
17.5 X 13.5
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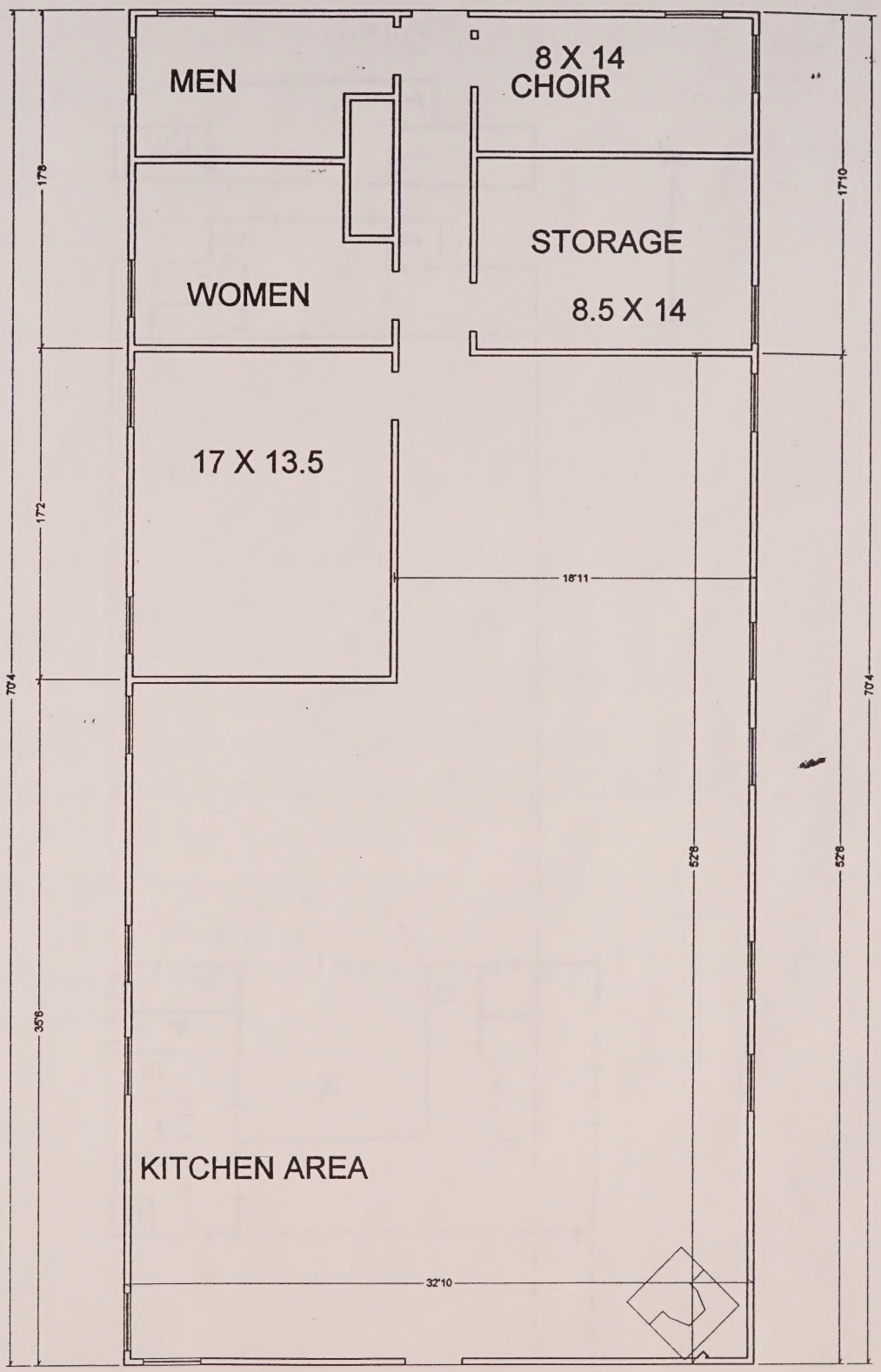
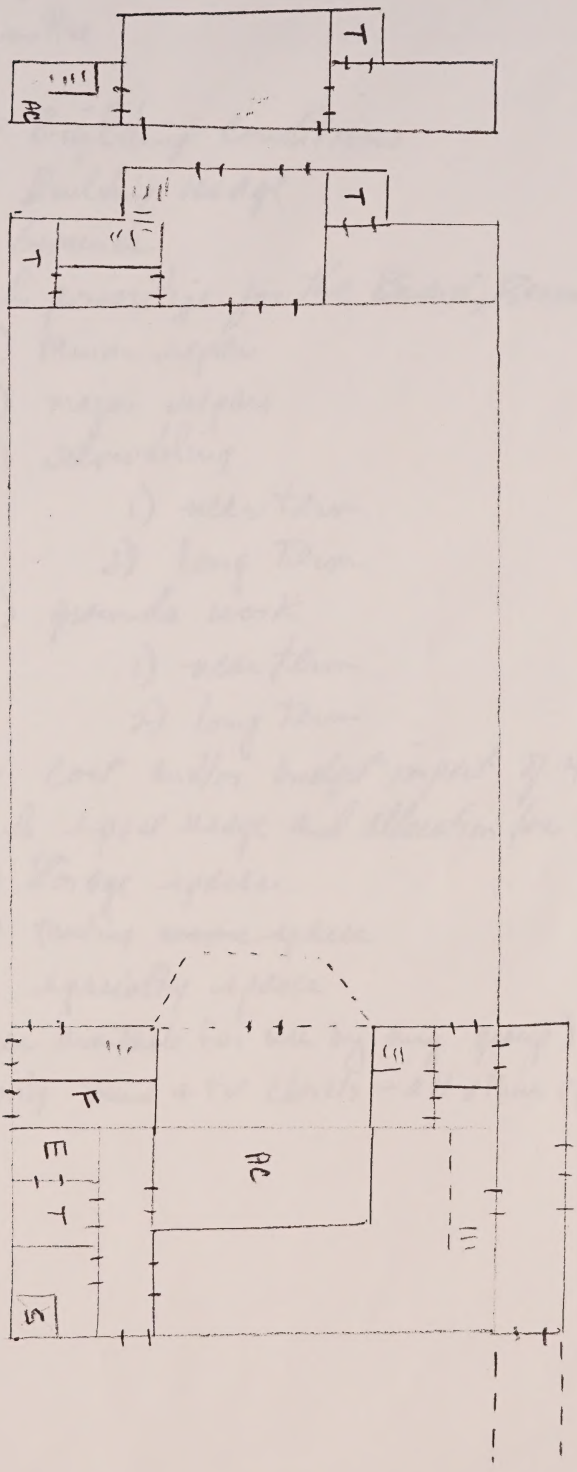
EXCEL


MEN
8 X 14
CHOIR
STORAGE
8.5 X 14
WOMEN
17 X 13.5
KITCHEN AREA
17'8
17'2
35'6
70'4
18'11
52'8
17'10
32'10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Property Committee

1- Evaluate Building Conditions
2- Evaluate Building usage
3- Evaluate Grounds
4- List and prioritize for the Board, Recommended
    a) Minor repairs
    b) major repairs
    c) remodeling
        1) near term
        2) long Term
    d) grounds work
        1) near term
        2) long term
5 Determine cost and/or budget impact of 4 For the Board
6 Recommend space usage and allocation for the Board
    a) Storage spaces
    b) Meeting ~~rooms~~ spaces
    c) specialty spaces

(All spaces available for use by any group)
(Lock only sound + tv closets - all others open)

PASTOR'S REPORT
March 11, 1996

Since March 11, 1995, I have done the following:

Attended meetings:	6
Attended Worship	10
Preached:	2
Consecrated communion	3
Taught classes	3
Led groups	4
Counseling Sessions	6
Holy Union Counseling	3
Holy Unions	0
Supervision meetings	4 (student clergy and deacons)
Community Outreach	2

MEMBERSHIP: Membership is now 128. .

NEW MEMBERS: We took in 1 member. Four people have attended the first membership class.

STUDENT CLERGY: I am presenting this evening the application to be a Teaching Church under the new Board of Ordained Ministry program and applying for $100 for the training course for supervising clergy.

MUSIC COMMITTEE: Mark Cobb and the choir presented an excellent cantata for the Easter evening worship service, along with excellent music all through Lent. The Personnel Committee report will present our recommendations about appointing Mark as choir director on a permanent basis.

CHRISTIAN EDUCATION: Introduction to the Bible, Part I: Old Testament concludes this Saturday. Introduction to the Bible, Part II, New Testament begins May 11th. We expect the same number of students.

AIDS MINISTRY: Phillip Evatt still has needs from a Care Team. Richard Barham has been acting as his pastoral care person.

HOLY UNIONS: I have two currently working (David/Gordon, Joanna/Diana [Tuscaloosa]), one of which will be done Sunday in Tuscaloosa, and the other in June. I have requests for five more (Dale/Jerry, Randall/Chris [not church members, attended for first time Sunday], Mark/Tim, Wanda/Cheryl [not church members, but attenders], and Kathy/Robin). All the attention to "gay marriages" seems to be affecting this.

EASTER WEEK: Palm Sunday service was well attended, as was the Palm Sunday evening service, which was an excellent singing service. Maundy Thursday we had a traditional seder, with about 55 in attendance. Everyone seemed to have a good learning

experience. On Good Friday there was a Tenebrae service with over 40 in attendance. Easter Dawn service had 30 in attendance; the Easter morning service had 122 in attendance and the cantata 116. Apparently, even though it was in the bulletin, the persons coordinating the Easter Dawn service elected not to take an offering, feeling that the same participants would be worshipping at the 11 o'clock and 7 o'clock services. This kind of judgment call is not according to the By-Laws, which calls for an offering at every worship service.

FORGING NEW ALLIANCES - REQUESTS FOR USE OF THE BUILDING: GALAA has requested the use of the building on Saturday, April 20th, 2-5 for their monthly meeting. They will continue to move the meetings around, but felt that one more meeting in Birmingham was needed.

The pastor of Independent Presbyterian Church, one of the pastors with whom I am in contact on gay issues (the other is Roger Lovette of Baptist Church of the Covenant) asked if we could provide a pulpit for Rev. Howard Warren. His church could not, nor would any other Presbyterian church. I felt that we could, and tentatively told him yes.

TUSCALOOSA PARISH EXTENSION: The Parish Extension recently copied hymns from the Hymnal Project for their hymnal (approximately 10 people came down to do the project), since they were interested in an inclusive language hymnal. They rejected *The New Century Hymnal,* and opted for the Hymnal Project at this point in their history. There is a resurgence of interest in the group taking greater control of their own life. They have moved to an 11 a.m. service (with the exception of April 14th, when I will be there preaching and doing a holy union.) They are interested in a woman leader or co-leader with Lee Rahe, and have welcomed Peg Schoettlin, Shirley and Kay, and other women leaders who have been to Tuscaloosa recently. I am taking Gail Waller with me when I go and will have her consecrate communion that day.

LINCOLN CELL GROUP: Richard will be making this report.

HEALTH PROBLEM: I have been dealing with an exceptionally painful hip for some months now, feeling that I could live with it and wait until I retire to have it repaired. I cannot wait, my mobility is being constantly lessened. My orthopedic surgeon tells me the hip must be replaced. I have tentatively set that date for July 29th. I expect to preach on July 28th, have the replacement, and be back in the pulpit on or before August 25th, which will be our Christmas in August celebration. I think I can make any meetings required, or if the Board is willing, have the meeting at my home in August, which will be two weeks after surgery. I have been told that the hospital stay will be 4-5 days and that I will be walking when I leave the hospital. I will be due four weeks vacation and some sick leave, none of which has been taken for 1995. If the Board is agreeable to this, I will make plans with the orthopedic surgeon this week, since I need to supply my own blood, etc. for the surgery. Emmett Wright has had this surgery and he claims it gave him a new lease on life.

Respectfully submitted,

COVENANT METROPOLITAN COMMUNITY CHURCH
BIRMINGHAM, ALABAMA

Application to Become a Teaching Church

Covenant Metropolitan Community Church is a 15 year old, stable, 128 member, culturally diverse church in a university-centered city, where a variety of ministerial experiences are available for someone working to become UFMCC clergy.

In 1994 and 1995, Covenant raised over $73,000 to place a down payment on a $225,000 church building and to buy a $10,000 piano. The congregation is dedicated, able, and willing to support those things it believes in. It believes that it is already operating as a teaching church and is willing to support that concept through its members and friends.

SUPERVISING PASTOR: The pastor of Covenant MCC is Rev. Marge Ragona, a pastor with a long history as a teaching pastor at First MCC in Atlanta, at Covenant, and at other churches where she has pastored. Rev. Ragona has taught Introduction to the Bible for Samaritan for nearly 20 years, and has taught "Our Story, Too" and other Samaritan classes, as well. Her background prior to coming to UFMCC was in teaching and she holds a Master's degree in Education from Tulane University. Additionally, she holds the Master of Theological Studies from Springhill College in Mobile, and has had two years of a Master of Divinity program at Boston University. It is her intent to take the Supervising Clergy training at Spring District Conference. She is currently supervising two clergy candidates and three persons in formation.

MINISTRY OPPORTUNITIES: Covenant has two worship services in Birmingham, a parish extension in Tuscaloosa, and a cell group in Lincoln (which draws from the Lincoln, Gadsden, Anniston, Pell City, and Talladega areas). There would be a wide range of ministry experiences in preaching, teaching, and pastoral care afforded through these groups. Currently, clergy candidates are serving in Memphis (Greg Bullard, pastoral leader), Atlanta (Andy Mullins, church administrative assistant), and one person in formation serves in Tuscaloosa (Dr. Lee Rahe, worship coordinator). Additionally, Rev. Richard Barham (transfer/in formation) is serving as leader of the cell group in Lincoln. Student preachers and deacons currently preach two or three of four or five Sundays in Tuscaloosa, Dr. Rahe preaches the other two. There would be sufficient opportunities available for persons in formation to preach the evening service at Covenant or the Tuscaloosa service, allowing four or five students the ability to preach at least once a month, as well as there being time for lay preaching. Additionally, there are three Bible studies (Birmingham, Tuscaloosa, and Lincoln), a healing group (Birmingham), and other teaching opportunities available. The congregations are sizeable enough that students would have peer listening, pastoral care, and other teaching opportunities. Additionally, through cooperative programs with other gay organizations which meet at the church (GALAA, the youth coffee house, etc.) there would be opportunities for community involvement. There would be opportunities for students to work with very small, small, and midsize MCC church groups here in Birmingham, and an opportunity to visit a variety

of churches from small Orthodox groups to very large Episcopal, Presbyterian, Catholic and Baptist churches with whom we have contact.

We have established collaborative working relationships with pastors in other denominations, in churches where our students would feel welcome worshipping and becoming familiar with a variety of worship styles. Our 15th year celebration slogan is "Forging New Alliances" and we are seriously working toward that end. Because of the pastor's visual handicap, candidates or deacons/church members make hospital and home calls with the pastor.

DIVERSITY: Covenant's congregation is racially mixed. Currently, for example, while the pastor is an older white woman, the vice moderator of the Board is a 25 year old African-American male. There are Caucasian and African-American members of the church. There are currently no oriental or hispanic members of the congregation, but the congregation would welcome such. (Personal Note: The pastor's family includes orientals and hispanics.) The pastor has studied (at the university level), reads and is somewhat conversant in Spanish, French and Italian (with no opportunity to speak these for many years). The pastor grew up in a predominantly Jewish section of New York City and spent her high school years in a Jewish institution. She has done graduate work at Yeshiva University in New York. .

Additionally, the congregation's ages range from upper teens (two members) to persons in their seventies. We have children of gay parents and parents of gay members attending our church who are members in their own right. In addition to parents and children, we have one other heterosexual member (female) and an occasional heterosexual attender (male). We have at least one transgendered person.

Members of the congregation are from most Protestant groups ranging from pentecostal to evangelical and liturgical. Approximately 10% of the congregation is made up people who identify as Catholic. We have one person of Jewish/Christian origin in the congregation. The morning worship service is mid-high Methodist and somewhat formal, while the evening service tends to be Baptist/Evangelical in style, thus allowing for some diversity of worship styles. From time to time our excellent choir presents cantatas, and a drama group presents dramatic readings or plays/pageants as part of the worship services.

EMPLOYMENT OPPORTUNITIES: Birmingham is a city with a variety of hospitals and a major university. Tuscaloosa has a major university. A variety of employment opportunities is present. Computer knowledge is required of almost any candidate, since most of the opportunities presented require computer literacy, but there are all kinds of employment possibilities present. Currently, those who are candidates or in formation work as a professor, in data processing, as a bill collector, as a technical writer, and one is actively seeking employment (having been a pastor for seven years). There are opportunities in retail, management, and hospital work of many types. The congregation is varied enough that it would help the candidates find work in a variety of fields. There is work for someone willing to work, although some of it might be student level and somewhat underpaid. Temporary housing could be provided with church members if the

need arose, and some financial assistance is available through our church's Community Assistance Fund in emergencies ($300 lifetime limit). It is hoped that the candidates would be as self-supporting as the members are.

EDUCATIONAL OPPORTUNITIES: Educational opportunities abound at both Birmingham and Tuscaloosa at both undergraduate and graduate level. A student clergy scholarship program exists at Covenant, but is not funded this calendar year. It could be funded in the future. The church has, in the past, funded an assistant pastor position, and is currently being asked to consider that for one person in formation. (This has not passed the Board as yet, and finances are still somewhat tight, as we have only once achieved our current budget with the new building due to freezes and ice storms limiting our worship services to three each month in January and February).

SCREENING/LIABILITY: The church would ensure the screening of candidates. The church currently has liability insurance for the pastor, other church employees and staff. An ongoing program of liability awareness is carried on by the church for all leadership (clergy, those in formation, deacons, and teachers). Persons have been removed from service who were deemed to be liability risks.

SUPPORT/EVALUATION: The candidates for clergy meet monthly with the staff and deacons, have monthly individual meetings and weekly telephone updates with the pastor and are supported by the Board of Directors, who have a role in encouraging the candidates to pursue their programs and work in the church.

Candidates are made aware of the Fellowship's evaluation process and are encouraged to follow that process throughout their period of candidacy. Sermons are critiqued and sermon delivery styles are commented upon. Candidates have an opportunity to discuss peer listening sessions, pastoral care, and education experiences. They are encouraged to attend the Deacon training program and benefit from the discussions with the deacons concerning the care of the congregation. All candidates have many opportunities to be communion servers, communion consecrators, and act as prayer intercessors in the worship services. People are asked to self-evaluate their performance in these areas. A constant program of informal evaluation and self-evaluation is encouraged.

Whenever possible, as a candidate is willing, the person serves on the diaconal staff for a period of time. This enables the person to "do ministry" as a layperson, and discover whether indeed one is called to the ministry of the laity or the ministry of the clergy. Many people find that they can adequately minister as lay people, without becoming clergy, and many discover that they are not prepared to invest the time and effort either of these ministries would require.

Proposal

1. Number of Candidates:

It is believed that Covenant could actively train three candidates at any one time.

We currently have three persons in formation and have two candidates in the field who have been through our program and are employed by churches in either pastoral or administrative functions. The two clergy candidates still have supervisory sessions with the pastor and/or preach at Covenent as part of their programs, even though they are actively working with other churches. The three persons currently in formation have a variety of backgrounds. One is a professor at the University of Alabama. Because he holds a doctorate, and is employed by the University, he has the availability of additional course work at the University as well as his Samaritan studies. One candidate is a technical writer with a Master's degree in fine art. He is currently enrolled at Samaritan. The third candidate has course work toward the Master of Divinity, has been employed as a pastor for seven years, and has taken some Samaritan work. He is considered a candidate for transfer, but this must be worked out with the Board of Ordained Ministry.

As the candidates achieve ordination (expected within one year) and at least one in formation moves to candidate status, this would make room for an additional person in formation. While Covenant has not sought persons to train with us, people seeking ministry in MCC have sought Covenant as a training church.

2. Training Program:

a. All persons in formation are expected to participate in our Deacon Training Program. This is not only of value to Covenant, but also gives the person in formation a model training program that they can follow and/or build upon in their own pastorate.

b. Those in formation are expected to take classes, either at the University level or at Samaritan. Both the University of Alabama and the University of Alabama at Birmingham have programs in religious studies, as does Birmingham Southern. Regretfully, Beeson School of Divinity has turned down an MCC student on the basis of his homosexuality. One member of the church is enrolled in the U of A religious study program at this time.

c. Those in formation are expected to preach Sunday evenings and at Tuscaloosa. Written sermons and/or outlines are expected by the pastor. The sermons will be critiqued for inclusivity, liberation themes, exegesis and historical accuracy, etc., as well as delivery.

d. Those in formation are expected to attend Bible study and/or the healing group at Birmingham, Tuscaloosa, or Lincoln. They are expected to do a share of the teaching for these groups on a fairly regular basis, and to act as respite for the regular teachers. They will teach under supervision during some part of the time at Covenant.

d. They are expected to take part in AIDS Care Team programs, either as a member of a team or as liaison to a team, particularly for pastoral care of the "friend" whom the care team is serving.

e. They are to meet with the pastor at least once monthly, and to check in with the pastor by telephone weekly to discuss evaluation, difficulties, or pastoral care topics.

Covenant will:

1. In whatever way possible, integrate the person in formation into church life and community life, especially through small groups (Bible studies, healing groups, cell groups). The person will be encouraged to attend church suppers and luncheons, eat with

the group after church (an ongoing activity), join workgroups at the church, and otherwise take part in community life.

2. Provide liability insurance to cover the person through our current church insurance which includes liability insurance.

3. Ensure the required screening of the candidate.

4.. Ensure that its pastor has all training available and approved through the Fellowship or District.

5. Hold regularly scheduled deacon and staff meetings at which the candidate can relate to other staff, share experiences, successes, and difficulties; and receive adequate support for his/her ministry.

6. Hold monthly evaluation meetings with the candidate/person in formation, to evaluate preaching, worship participation, pastoral care, teaching, and other aspects of ministry.

6. Continue to be evaluated annually by the district.

7. Abide by the District's decisions as to the number of candidates or persons in formation the church can adequately train at any one time.

9. In emergencies, housing will be sought among church members should the candidate require same; also, funds from the community assistance fund will be allocated in emergencies for power, heat, food, etc. (Lifetime limit per church policies is $300.00.)

10. Church members will help the candidate with finding employment, if needed and if possible. It is felt that the candidate must be sufficiently self motivated to find employment, housing, etc., recognizing that if the candidate enters UFMCC ministry, he/she will have to have these skills and abilities, and some job training outside of ministry, to enable the person to pastor small and struggling churches where the pastor may need to be bivocational.

The Candidate will:

1. Preach on scheduled Sundays at either Birmingham or Tuscaloosa. (A monthly schedule is agreed to two months in advance by the staff and deacons.)

2. Attend or teach Bible study, cell group, or healing group as needed.

3. Serve on the diaconal staff for at least one year during training.

4. Serve on a care team.

5. Be full-time employed or if a student, part-time employed sufficiently to meet daily living needs.

6. Attend deacon and staff meetings.

7. Attend monthly conferences with the pastor.

8. Insofar as possible, attend Board meetings.

9. Make weekly telephone or in person contact with the pastor to discuss current problems, evaluations, or needs.

10. Abide by Fellowship standards regarding sexual conduct and be aware of the liabilities inherent in not abiding by those standards; transgression *is* reason for dismissal from the program.

11. Unless providentially hindered, the person will attend at least 5 worship services a month, divided between morning and evening worship, in order to serve as a communion consecrator, communion server, or intercessor. Other worship attendance is optional and encouraged.

Call UPMCC for HSX + BIBLE BROCHURES

OST

AGENDA FOR BOARD OF
DIRECTORS MEETING

MAY 8, 1995

OPENING PRAYER

REPORTS

- MINUTES OF PREVIOUS MEETING(S)
- TREASURER'S REPORT
- PASTOR'S REPORT
- FINANCE COMMITTEE
- BUILDING & GROUNDS COMMITTEE
- PERSONNEL COMMITTEE
- PARISH EXTENSION
- OTHER

OLD BUSINESS

- HYMNAL PROJECT
- CATHEDRAL OF HOPE PROGRAM — letter to Cath of Hope.
- LIABILITY INSURANCE
- PURCHASE OF CERTIFICATES OF DEPOSIT
- AGAPE HOUSE — letter to Frank Romanowicz — Publicity Meeting 5/15
- OTHER

NEW BUSINESS — Steve to cover Christopher

- BMOS
- Sexton
- approval of advance
- Andrea's Ministry
- Care Teams
- Gay Pride Day
- MUSIC COPYRIGHT SEMINAR

CLOSING PRAYER

Advertising —
BROCHURES —
9X16 2 colors
VIS PAK INFO
uncoated
1M — 399 96
1.5M — 493 50
2 — 588 —
coated
1M 485 63
1.5M 618 15
2.0M 753.67

— Cleanup referred to Bldg + Grounds
— Equipment cover for Freeman/Emmett
— Offer legal cleaning to Xtopher

COVENANT METROPOLITAN COMMUNITY CHURCH

MINUTES
BOARD OF DIRECTORS MEETING

MONDAY, APRIL 13, 1995

Moderator: Rev. Marge Ragona	Clerk: Dennis Luft
Vice-Moderator: Mark Moore	At-Large Member: Carol Cowley
Treasurer: Allan Francis	At-Large Member: William Berry

The meeting was called to order at 6:55 p.m. and opened with prayer. All board members except Carol Cowley were present.

ACTION Move-Allan, 2nd-Dennis: To suspend agenda to receive presentation by Frank Romanowicz regarding Agape House. Motion carried without opposition. Information was given concerning the possibility of sponsoring a room in memory of Cliff Morrison. The anticipated cost of a five year sponsorship is $7,500 -- $2,500 needed immediately plus $1,000 per year for maintenance and upkeep. This item will be continued under New Business.

REPORTS

1. The minutes of the March Board meeting were presented by the Clerk.
ACTION Move-William, 2nd-Mark: To accept minutes as submitted. Motion carried without opposition.

2. The Treasurer's report was presented by the Treasurer.
ACTION Move-Mark, 2nd-Dennis: To accept Treasurer's report. Motion carried without opposition.

3. The pastor did not present a report due to having attended a funeral earlier in the day.

4. The report of the Finance Committee meeting held on April 4, 1995 was presented by Dennis.
ACTION Move-Allan, 2nd-Mark: To accept the Finance Committee report. Motion carried without opposition.

5. The report of the Building & Grounds Committee was presented by Allan.
ACTION Move-William, 2nd-Mark: To accept the Building & Grounds Committee report. Motion carried without opposition.

6. No report was received from the Personnel Committee, which has not met since the last Board meeting.

7. A report on the progress of the Tuscaloosa Parish Extension was presented by John Hankins.
ACTION Move-Dennis, 2nd-Mark: To accept the Parish Extension report. Motion carried without opposition.

OLD BUSINESS

1. Marge informed the Board that the UFMCC Hymnal Project could be purchased for $200.00.
ACTION Move-Dennis, 2nd-Mark: To approve purchase of the UFMCC Hymnal Project. Motion carried without opposition.

2. Marge indicated that the women's counseling group had accepted our counteroffer for a meeting time of 2:00 - 4:00 p.m. on Sundays.

3. Marge indicated that the 12-step group had not yet suggested another time for their meetings.

4. Marge advised the Board that she had made contact with Jeff Blankenship who is listed as the local contact for questions about the Cathedral of Hope M.C.C. cable program. Marge also indicated that this program had been discussed in the Council of Ministries as an evangelism tool. However, the letter to the Dallas church expressing our concerns about not having been included in the airing of this program in Birmingham has not yet been sent.
ACTION Move-Dennis, 2nd-Mark: To direct Marge to send letter expressing the concern that Covenant M.C.C. has not been involved in the local airing of this program and asking whether or not we can add a "trailer" to the program which gives local church information. Motion carried without opposition.

NEW BUSINESS

1. Allan indicated that the church liability insurance expires on April 15 and that our current carrier had not returned his telephone calls. A proposal from Preferred Risk Insurance Company was circulated among the Board members for review. This proposal had also been reviewed by the Finance Committee members, but no recommendation had been made by that committee. The annual premium for the Preferred Risk policy is $550.00, but more coverage than we currently have is provided in this policy.
ACTION Move-Dennis, 2nd-William: To approve the expenditure of $550.00 for the Preferred Risk Insurance Company coverage. Motion carried without opposition.

2. The Finance Committee had recommended in its report that an additional $4,000 one-year certificate of deposit and a $6,000 six-month certificate of deposit be purchased.
ACTION Move-Dennis, 2nd-Allan: To approve this recommendation. Motion carried without opposition.

3. Steve reported instances where certain doors had been left unlocked and the landlord's displeasure over the same. Steve presented a schedule of persons responsible for locking up and a written set of guidlelines for keyholders to help insure that doors are not left unlocked in the future.

ACTION Move-Dennis, 2nd-Mark: To approve the guidlelines for keyholders. Motion carried without opposition.

4. *ACTION* Move-Dennis, 2nd-Mark: To pay District Conference registration for John Hankins from the Tuscaloosa Parish Extension account and to assist John Hankins in the amount of $750.00 with General Conference expenses, to be paid from the General Conference account. Motion carried without opposition.

5. A discussion of the Guiding Light Church building followed. Marge and Allan had both looked at it and believe it to offer less in the way of sanctuary space, offices, etc. than we currently have.
ACTION Move-Mark, 2nd-Dennis: To not pursue any further interest in the building at this time. Motion carried without opposition.

6. The discussion of the Agape House proposal resumed at this point. The sponsorship of a room at Agape House was thought to be an excellent way to honor Cliff and also engage the congregation in hands-on AIDS ministry. Discussion centered on the possibility of also beginning the formation of Covenant's own care team(s) in conjunction with the fundraising effort required to sponsor the room.
ACTION Move-Dennis, 2nd-William: To commit to sponsoring a room at Agape House in honor of Rev. Clifford P. Morrison, Jr. The financial commitment involved is $7,500. Motion carried without opposition.

7. *ACTION* Move-MarK, 2nd-Allan: To adjourn. Motion carried without opposition.

The meeting was closed with prayer at 8:45 p.m.

Respectfully submitted,

Dennis Luft

Dennis Luft,
Clerk

passed

BUILDING COMMITTEE - 5/8/95

Activity Report
No meeting held

1. On April 16, a new CLEANUP and LOCKUP POLICY was proposed. Each occasion, activity or meeting will have a head coordinator/program chairperson who is ultimately responsible for the building. With that person is a keyholder and cleanup person. Two people will check door, light and HVAC status of both buildings as if the entire complex was used for the activity. They will be the last people out of the buildings. If another activity overlaps, that crew will still do the procedure, then pass off to the remaining crew. The last crew out checks **again** when they leave. We need to determine in advance the Board Member of the Service. This is so Christopher will know who to look for after each service.

The idea is that when the owners come in the next morning, the space should be ready for them to do business as usual. Chairs, tables, book cart, video tape, books, papers, etc. need to be put back in place.

2. The owner had extensive work done on the air conditioner in the flower room (the one with the water tower). It is old and cantankerous. The owner asks that the thermostat (in the choir loft) NOT be used to control the temperature and left all the way down (cold). Turning the units on and off is complicated. The area cooling efficiency is not even. The back area of the sanctuary can be cold and the front burning up (there are more lights heating the front area). The building will be cold at first until the body heat settles in the room. We are going to continue to experiment with methods and procedures to reach a compromise. Please present a positive attitude to the general public that the situation is under control and being worked on.
The balcony unit creates such a noise level that it will be used only for the initial cool-down.

Repectfully submitted,

Allan Francis, Chair-person

April 16, 1995

CLEANUP and LOCKUP POLICY

For ALL occasions, activities or meetings at Birmingham Wedding Chapel

I. Each service, activity or meeting will have a head coordinator/program chairperson who will see that and ask that others handle reseting the space, cleanup and lockup.

II. Each service, activity or meeting will have a head cleanup coordinator.

III. Each service, activity or meeting, <u>two</u> people will lock the doors. This may be any combination of persons. These two people will the the ultimate responsibility for building security.

IV. Keyholders should not loan their keys to anyone.

V. The buildings will be locked using the following system (turn out lights as needed):

- ☐ Start at parking lot glass doors of education building.
- ☐ Lock yourselves <u>inside</u> the stairwell with both locks.
- ☐ Lock yourselves <u>inside</u> the reception hall with the wooden door.
- ☐ Lock yourselves <u>inside</u> the street-side stairwell with the wooden door.
- ☐ Go upstairs, lock the second floor door.
- ☐ Go <u>out</u> the glass doors to breezeway and lock glass door behind yourselves with both locks.
- ☐ Go inside hallway to sanctuary, lock yourselves <u>inside</u>.
- ☐ Check and lock street doors and wooden office door.
- ☐ Go inside storeroom, lock door up the choir loft steps and lock sound equipment closet.
- ☐ Lock the storeroom door behind yourselves.
- ☐ Lock parking lot door and security gate door.
- ☐ Go out the front doors and lock both behind you.

REGULAR SERVICES, ACTIVITIES AND MEETINGS

Activity	Coordinator	Keyholder	Cleanup
Sun. AM	Marge	Board of AM	Christopher
Sun. PM	Marge	Board of PM	Christopher
Board Meeting	Marge	Allan	William
Choir	Susan	Dennis	Gene
Wed. Study	Marge	.....	Marge
Council Meeting	Marge	.....	Shirley C.
Deacon/Staff Meeting	Marge	Steve	Cliff T.
Deacon Training	Marge	.....	Marge
Quilting Bee	Allan	.....	Allan
Newsletter	Mark M.	.....	Mark M.
Other Training	Marge	.....	Marge
usher, communion			

When one meeting follows another, the first crew will pass off to the next crew and informs them when they depart even if the two activities overlap. The first crew does a lockup procedure except for the room where the incoming crew is meeting. The last crew does not assume that the first crew has done anything and does the lockup procedure completely.

Marge passed

Treasurer's Report - April, 1995

(based on unreconciled bank statement)

INCOME:

Tithable income was $7898 (A1) for this month which was $1412 over budget (A2). Our year-to-date income is $1151over of budget (B3). This was a five-Sunday month.

EXPENSES:

The expenses of $6629 (A4) was $143 (A5) over budget giving us a net of $1269 for the month (A6). See notes. Contributions were made to all of the various organizations.

SAVINGS DEPOSITS:

$680 was transferred to savings (A7) for all funds.

BUILDING FUND:

Direct pledge and open plate contributions were $307 (D8) bringing the total including interest to $37,960 (C9). The monthly pledge to the building fund is $547.

COMMUNITY ASSISTANCE FUND:

Direct and open plate contributions were $322 (D10). Disbursements by the Deacons totaled $150 (D11). The balance is now $365 (C12).

BALANCE SHEET:

The liquid reserve (available funds in checking account) is at $9058 in regular and $1280 for Tuscaloosa (C13).

TUSCALOOSA PARISH EXTENSION:

The Tuscaloosa Parish Extension added $982 (F14) and had $857 (F15) in expenses for a balance of $1280.

OTHER:

1. The Seder activities totaled $215 which was $25 over what was collected. The balance was charged to Special Programs.
2. A $6000 certificate of deposit was purchased for the Reserve Fund at 5.75% interest for six months. An additional $4000 CD was purchased for the Building Fund at 6.15% for a year. (E16)
3. The insurance was $550 for the year which will show that budget line item to be overspent for six more months. (B17)
4. A salary advance was made to Marge that will be repaid by next month using witholding from the semimonthly checks (C18). Approval needs to be shown in the minutes.

Respectfully submitted,

_____

ALLAN FRANCIS, Treasurer

		04/01/95-04/30/95 ACTUAL	04/01/95-04/30/95 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income			
	Income - Tithable			
3001	Pledges - General (T)	$ 5402.83	$ 5675.00	$ -272.17
3002	Plate & Envelopes (T)	2495.00	811.00	1684.00
3003	Other Income (T)	0.00	0.00	0.00
	Total Income - Tithable	7897.83	6486.00	1411.83
	Non-Tithe Income			
5020	Love Offerings (NT)	0.00	0.00	0.00
5040	Gifts in Kind	0.00	0.00	0.00
5050	Sales (NT)	190.00	0.00	190.00
	Total Non-Tithe Income	190.00	0.00	190.00
	Total Income	8087.83	6486.00	1601.83
	TOTAL INCOME	$ 8087.83	$ 6486.00	$ 1601.83
	EXPENSE			
	Expense			
	Budgeted Expense			
2100	Rent	$ 67.00	$ 67.00	$ 0.00
2102	Worship Supplies	-1.13	50.00	51.13
2103	Music Ministry	279.58	200.00	-79.58
2110	Maintenance	23.26	125.00	101.74
2111	Utilities	499.56	700.00	200.44
2112	Telephone	55.48	78.00	22.52
2113	Admin/Office Supplies	83.59	35.00	-48.59
2114	Postage	12.80	25.00	12.20
2115	Insurance	550.00	50.00	-500.00
[illegible]	[illegible] charges	....	....	....
[illegible]	Evangelism Exp.	93.00	125.00	32.00
2121	Advertisments	100.00	[illegible]	[illegible]
2122	Newsletter	81.25	100.00	18.75
2123	Special Programs	25.39	25.00	-0.39
2124	Parish Extension	25.00	25.00	0.00
2130	BAO Contribution	80.00	80.00	0.00
2131	Clinic (1917) Contrib.	80.00	80.00	0.00
2132	Info. Phone Line Contrib.	25.00	25.00	0.00
2133	Global Outreach	50.00	50.00	0.00
2134	Other Contrib.	0.00	25.00	25.00
2140	Social & Hospitality	139.08	100.00	-39.08
2141	Deacon's Fund	0.00	40.00	40.00
2142	Memorials	0.00	50.00	50.00
2150	Sunday School	0.00	20.00	20.00
2151	Bible Study Material	0.00	10.00	10.00

		04/01/95-04/30/95 ACTUAL	04/01/95-04/30/95 BUDGET	DOLLAR VARIANCE
2152	Study Courses	0.00	10.00	10.00
2153	Inquirer's Class	33.75	20.00	-13.75
2154	Youth Ministries	0.00	40.00	40.00
2155	Children's Ministry	0.00	20.00	20.00
2156	Library	0.00	20.00	20.00
2160	Building Fund Contrib.	100.00	100.00	0.00
2162	CAF Contrib. to Savings	80.00	80.00	0.00
2163	Dist.Conf.Fund Contrib.	150.00	150.00	0.00
2164	Gen.Conf.Fund Contrib.	50.00	50.00	0.00
2165	Scholarship Fund Contrib.	25.00	25.00	0.00
2166	Copier Svc. Contract	181.50	110.00	-71.50
2167	Capital Proj.Fund Contrib	100.00	100.00	0.00
2168	Anniv. Fund Contrib.	100.00	100.00	0.00
2170	Pension Contrib.	0.00	100.00	100.00
2171	UFMCC Tithe	789.78	649.00	-140.78
2172	GLAD Tithe	394.89	324.00	-70.89
2180	Admin. Assist. Staff	120.00	120.00	0.00
2181	Chamberlain	125.00	108.00	-17.00
2190	Pastor Comp.	930.00	930.00	0.00
2192	Pastor Housing	800.00	800.00	0.00
2193	Pastor Travel	75.00	75.00	0.00
2194	Pastor Insurance	110.00	110.00	0.00
2195	Pastor Conf.Fnd.Contrib.	75.00	75.00	0.00
2196	Pastor Retirement	120.00	130.00	10.00
	Total Budgeted Expense	6628.78	6486.00	-142.78
	Unbudgeted Expense			
2161	Reserve Fund Contribution	0.00	0.00	0.00
5021	Love Gifts Collected	0.00	0.00	0.00
5041	Value of Gifts in Kind	0.00	0.00	0.00
5052	Event Fees Collected	190.00	0.00	-190.00
5500	Miscellaneous-Unbudgeted	0.00	0.00	0.00
	Total Unbudgeted Expense	190.00	0.00	-190.00
	Total Expense	6818.78	6486.00	-332.78
	TOTAL EXPENSE	$ 6818.78	$ 6486.00	$ -332.78
	NET INCOME (LOSS)	$ 1269.05	$ 0.00	$ 1269.05

A

		01/01/95-04/30/95 ACTUAL	01/01/95-04/30/95 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income			
	Income - Tithable			
3001	Pledges - General (T)	$ 20745.26	$ 22700.00	$ -1954.74
3002	Plate & Envelopes (T)	6349.29	3244.00	3105.29
3003	Other Income (T)	0.00	0.00	0.00
	Total Income - Tithable	27094.55	25944.00	1150.55
	Non-Tithe Income			
5020	Love Offerings (NT)	12.50	0.00	12.50
5040	Gifts in Kind	0.00	0.00	0.00
5050	Sales (NT)	219.10	0.00	219.10
	Total Non-Tithe Income	231.60	0.00	231.60
	Total Income	27326.15	25944.00	1382.15
	TOTAL INCOME	$ 27326.15	$ 25944.00	$ 1382.15
	EXPENSE			
	Expense			
	Budgeted Expense			
2100	Rent	$ 268.00	$ 268.00	$ 0.00
2102	Worship Supplies	220.14	200.00	-20.14
2103	Music Ministry	625.03	800.00	174.97
2110	Maintenance	40.85	500.00	459.15
2111	Utilities	2477.81	2800.00	322.19
2112	Telephone	221.08	312.00	90.92
2113	Admin/Office Supplies	237.90	140.00	-97.90
2114	Postage	96.84	100.00	3.16
2115	Insurance	550.00	200.00	-350.00
2116	Bank Charges	0.00	20.00	20.00
2120	Evangelism Exp.	417.38	500.00	82.62
2121	Advertisments	253.00	600.00	347.00
2122	Newsletter	388.09	400.00	11.91
2123	Special Programs	25.39	100.00	74.61
2124	Parish Extension	75.00	100.00	25.00
2130	BAO Contribution	320.00	320.00	0.00
2131	Clinic (1917) Contrib.	320.00	320.00	0.00
2132	Info. Phone Line Contrib.	100.00	100.00	0.00
2133	Global Outreach	150.00	200.00	50.00
2134	Other Contrib.	50.00	100.00	50.00
2140	Social & Hospitality	457.06	400.00	-57.06
2141	Deacon's Fund	43.34	160.00	116.66
2142	Memorials	0.00	200.00	200.00
2150	Sunday School	159.04	80.00	-79.04
2151	Bible Study Material	0.00	40.00	40.00

		01/01/95-04/30/95 ACTUAL	01/01/95-04/30/95 BUDGET	DOLLAR VARIANCE
2152	Study Courses	0.00	40.00	40.00
2153	Inquirer's Class	83.02	80.00	-3.02
2154	Youth Ministries	0.00	160.00	160.00
2155	Children's Ministry	0.00	80.00	80.00
2156	Library	12.95	80.00	67.05
2160	Building Fund Contrib.	400.00	400.00	0.00
2162	CAF Contrib. to Savings	320.00	320.00	0.00
2163	Dist.Conf.Fund Contrib.	600.00	600.00	0.00
2164	Gen.Conf.Fund Contrib.	150.00	200.00	50.00
2165	Scholarship Fund Contrib.	75.00	100.00	25.00
2166	Copier Svc. Contract	548.00	440.00	-108.00
2167	Capital Proj.Fund Contrib	400.00	400.00	0.00
2168	Anniv. Fund Contrib.	300.00	400.00	100.00
2170	Pension Contrib.	242.25	400.00	157.75
2171	UFMCC Tithe	2709.46	2596.00	-113.46
2172	GLAD Tithe	1354.72	1296.00	-58.72
2180	Admin. Assist. Staff	480.00	480.00	0.00
2181	Chamberlain	450.00	432.00	-18.00
2190	Pastor Comp.	3720.00	3720.00	0.00
2192	Pastor Housing	3200.00	3200.00	0.00
2193	Pastor Travel	300.00	300.00	0.00
2194	Pastor Insurance	440.00	440.00	0.00
2195	Pastor Conf.Fnd.Contrib.	300.00	300.00	0.00
2196	Pastor Retirement	435.00	520.00	85.00
	Total Budgeted Expense	24016.35	25944.00	1927.65
	Unbudgeted Expense			
2161	Reserve Fund Contribution	0.00	0.00	0.00
5021	Love Gifts Collected	12.50	0.00	-12.50
5041	Value of Gifts in Kind	0.00	0.00	0.00
5052	Event Fees Collected	190.00	0.00	-190.00
5500	Miscellaneous-Unbudgeted	0.00	0.00	0.00
	Total Unbudgeted Expense	202.50	0.00	-202.50
	Total Expense	24218.85	25944.00	1725.15
	TOTAL EXPENSE	$ 24218.85	$ 25944.00	$ 1725.15
	NET INCOME (LOSS)	$ 3107.30	$ 0.00	$ 3107.30

Covenant MCC
Balance Sheet - Total All Funds
April 30, 1995

ASSETS

	Checking		
50	Checking	$	9057.74
8050	Checking-Tuscaloosa		1280.22
	Total Checking		10337.96
	Savings		
1802	Anniv.Savings		201.21
1002	Building Fund Savings		959.82
1202	CAF Savings		365.15
1702	Capital Savings		988.10
1602	Copier Svc. Savings		0.00
1302	Dist.Conf.Savings		834.81
1402	Gen.Conf.Savings		1726.05
1902	Piano Fund Savings		544.66
1102	Reserve Savings		794.89
1502	Scholarship Savings		605.75
	Total Savings		7020.44
	Other investments		
1009	Certif.of Deposit-Bldg.		37000.00
1109	Certif.of Deposit-Resv.		6000.00
	Total Other investments		43000.00
	Other assets		
597	Advances		500.00
9598	Post Office Deposit		75.00
	Total Other assets		575.00
	TOTAL ASSETS	$	60933.40

LIABILITIES

	Other liabilities		
5051	Event Escrow	$	0.00
5022	Love Offering Escrow		200.00
8999	T'loosa Parish Escrow		0.00
5030	W'holding to Transfer		0.00
5010	Youth Offering Escrow		22.16
	Total Other liabilities		222.16
	TOTAL LIABILITIES	$	222.16

EQUITY

[1]

Covenant MCC
Balance Sheet - Total All Funds
April 30, 1995

	Fund balance		
1801	Anniversary Fund	$	201
1001	Building Fund		37959
1701	Capital Projects Fund		988
1201	Community Assist. Fund		365
1601	Copier Fund		0
598	Deposits		75
1301	District Conf. Fund		834
1401	Gen. Conf. Fund		1726
1901	Piano Fund		544
1101	Reserve Fund		6794
1501	Scholarship Fund		605
	Total Fund balance		50095
	Net	$	10615
	TOTAL EQUITIES	$	60711
	TOTAL LIABILITIES & EQUITY	$	60933

[2]

Covenant MCC
Transaction Analysis
For Selected Accounts and All Transaction Types
April 1, 1995 through April 30, 1995

ANNIV.SAVINGS - 1802 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		101.21	
04/30/95	Deposit	5		xfr fm checking		$	100.00 ✓	N
	Inc Incr	[5]	Xfr.Fm.Chking to Anniv.	chk 2131				
					ENDING BALANCE = $		201.21	
					Total Deposit : $		100.00	

BUILDING FUND SAVINGS - 1002 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		4187.97	
04/02/95	Deposit	116		MemPlus Deposit		$	27.50 ✓	N
	Inc Incr	[101]	Pledges - Building (NT)	M+: Pledges - Building (N				
04/09/95	Deposit	117		MemPlus Deposit		$	2.50 ✓	N
	Inc Incr	[102]	Pledges - Building (NT)	M+: Pledges - Building (N				
04/16/95	Deposit	1		MemPlus Deposit		$	75.00 ✓	N
	Inc Incr	[1]	Pledges - Building (NT)	M+: Pledges - Building (N				
04/16/95	Othr Rct	7		Interest from certf. of d		$	406.85 ✓	N
	Inc Incr	[8]	Int.Income-bldg fnd	qtr.end 4/17/95				
04/17/95	Withdraw	3		xfr to CD with M&C		$	-4000.00 ✓	N
	Othr Inc	[2]	Certif.of Deposit-Bldg.	certif of deposit				
04/23/95	Deposit	118		MemPlus Deposit		$	35.00 ✓	N
	Inc Incr	[103]	Pledges - Building (NT)	M+: Pledges - Building (N				
04/23/95	Deposit	119		MemPlus Deposit		$	20.00 ✓	N
	Inc Incr	[104]	Pledges - Building (NT)	M+: Pledges - Building (N				
04/30/95	Deposit	120		MemPlus Deposit		$	5.00 ✓	N
	Inc Incr	[105]	Pledges - Building (NT)	M+: Pledges - Building (N				
04/30/95	Deposit	121		MemPlus Deposit		$	65.00 ✓	N
	Inc Incr	[106]	Pledges - Building (NT)	M+: Pledges - Building (N				
04/30/95	Deposit	122		xfr fm checking		$	100.00 ✓	N
	Inc Incr	[14]	Xfr.Fm.Chking to Bldg.	xfr check 2126				
04/30/95	Deposit	123		w/h xfr		$	35.00 ✓	N
	Inc Incr	[107]	Pledges - Building (NT)	xfr check 2127				
					ENDING BALANCE = $		959.82	
					Total Deposit : $		365.00	
					Total Other Receipt : $		406.85	
					Total Withdrawal : $		-4000.00	

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Covenant MCC
Transaction Analysis
For Selected Accounts and All Transaction Types
April 1, 1995 through April 30, 1995

CAF SAVINGS - 1202 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		193.65	
04/02/95	Deposit	38		MemPlus Deposit		$	50.00	N
	Inc Incr	[21]	CAF Contributions (NT)	M+: CAF Contributions (NT				
04/23/95	Deposit	1		MemPlus Deposit		$	19.50	N
	Inc Incr	[1]	CAF Contributions (NT)	M+: CAF Contributions (NT				
04/30/95	Withdraw	8		reimburse checking		$	-150.00	N
	Exp Incr	[8]	Xfr.Fm.CAF to Chk.	to cover caf disb				
04/30/95	Deposit	39		MemPlus Deposit		$	100.00	N
	Inc Incr	[22]	CAF Contributions (NT)	M+: CAF Contributions (NT				
04/30/95	Deposit	40		MemPlus Deposit		$	72.00	N
	Inc Incr	[23]	CAF Contributions (NT)	M+: CAF Contributions (NT				
04/30/95	Deposit	41		xfr fm checking		$	80.00	N
	Inc Incr	[16]	Xfr.Fm.Chking to CAF	xfr 2126				
					ENDING BALANCE = $		365.15	
					Total Deposit : $		321.50	
					Total Withdrawal : $		-150.00	

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CAPITAL SAVINGS - 1702 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		888.10	
04/30/95	Deposit	13		xfr fm checking		$	100.00	N
	Inc Incr	[12]	Xfr.Fm.Chking to Cap.	chk #2126				
					ENDING BALANCE = $		988.10	
					Total Deposit : $		100.00	

PIANO FUND SAVINGS - 1902 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
					BEGINNING BALANCE = $		544.66	
					ENDING BALANCE = $		544.66	

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DIST.CONF.SAVINGS - 1302 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE = $			609.81	
04/30/95	Deposit	20		xfr fm checking		$	75.00 ✓	N
	Inc Incr	[21]	Xfr.Fm.Chking To D.Conf.	xfr chk #2126				
04/30/95	Deposit	21		xfr fm checking		$	150.00 ✓	N
	Inc Incr	[22]	Xfr.Fm.Chking To D.Conf.	xfr chk #2126				
				ENDING BALANCE = $			834.81	
				Total Deposit : $			225.00	

GEN.CONF.SAVINGS - 1402 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE = $			1764.19	
04/30/95	Withdraw	2		reimburse checking		$	-88.14 ✓	N
	Exp Incr	[2]	Xfr.Fm.Gen.Conf.to Chk.	room resv-JH				
04/30/95	Deposit	16		xfr fm checking		$	50.00 ✓	N
	Inc Incr	[15]	Xfr.Fm.Chking to G.Conf.	xfr 2131				
				ENDING BALANCE = $			1726.05	
				Total Deposit : $			50.00	
				Total Withdrawal : $			-88.14	

RESERVE SAVINGS - 1102 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE = $			6794.89	
04/17/95	Withdraw	1		xfr to CD with NBC		$	-6000.00 ✓	N
	Othr Inc	[1]	Certif.of Deposit-Resv.	certif.of deposit				
				ENDING BALANCE = $			794.89	
				Total Withdrawal : $			-6000.00	

SCHOLARSHIP SAVINGS - 1502 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE = $			580.75	
04/30/95	Deposit	9		xfr fm checking		$	25.00 ✓	N
	Inc Incr	[8]	Xfr.Fm.Chking to Schol.	xfr 2131				
				ENDING BALANCE = $			605.75	
				Total Deposit : $			25.00	

Covenant MCC
Transaction Analysis
For Selected Accounts and All Transaction Types
April 1, 1995 through April 30, 1995

CERTIF.OF DEPOSIT-BLDG. - 1009 : OTHER INVESTMENTS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE = $			33000.00	
04/17/95	Othr Inc	2		xfr to CD with NBC		$	4000.00	N (16)
	Withdraw	[3]	Building Fund Savings	certif of deposit				
				ENDING BALANCE = $			37000.00	
				Total Other Increase : $			4000.00	

CERTIF.OF DEPOSIT-RESV. - 1109 : OTHER INVESTMENTS

Date	Trans Type	Trans Number	Account Posted To	Payee/Description Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE = $			0.00	
04/17/95	Othr Inc	1		xfr to CD with NBC		$	6000.00	N (16)
	Withdraw	[1]	Reserve Savings	certif.of deposit				
				ENDING BALANCE = $			6000.00	
				Total Other Increase : $			6000.00	

E

Covenant MCC
TUSCALOOSA Fund-Actual vs Budgeted

		04/01/95-04/30/95 ACTUAL	04/01/95-04/30/95 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income			
	Tuscaloosa Income			
8001	Tuscaloosa Income (T)	$ 981.67	$ 576.00	$ 405.67
	Total Tuscaloosa Income	981.67	576.00	405.67
	Tuscaloosa Non-Tithe Income			
8002	To Tusc. FM B'ham	25.00	0.00	25.00
	Total Tuscaloosa Non-Tithe Income	25.00	0.00	25.00
	Total Income	1006.67	576.00	430.67
	TOTAL INCOME	$ 1006.67	$ 576.00	$ 430.67
	EXPENSE			
	Expense			
	Tuscaloosa Expenses			
8075	Tusc. Phone	$ 25.60	$ 26.00	$ 0.40
8076	Tusc. Rent	412.50	358.00	-54.50
8077	Tusc. Leader Travel	200.00	208.00	8.00
8078	Tusc. Tithes	182.46	85.00	-97.46
8079	Tusc. Supplies	0.00	0.00	0.00
8080	Tusc. Promotion	36.00	36.00	0.00
	Total Tuscaloosa Expenses	856.56	713.00	-143.56
	Total Expense	856.56	713.00	-143.56
	TOTAL EXPENSE	$ 856.56	$ 713.00	$ -143.56
	NET INCOME (LOSS)	$ 150.11	$ -137.00	$ 287.11

[1]

Covenant MCC
TUSCALOOSA Fund-Actual vs Budgeted - YTD

		01/01/95-04/30/95 ACTUAL	01/01/95-04/30/95 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income			
	Tuscaloosa Income			
8001	Tuscaloosa Income (T)	$ 3671.45	$ 2304.00	$ 1367.45
	Total Tuscaloosa Income	3671.45	2304.00	1367.45
	Tuscaloosa Non-Tithe Income			
8002	To Tusc. FM B'ham	75.00	0.00	75.00
	Total Tuscaloosa Non-Tithe Income	75.00	0.00	75.00
	Total Income	3746.45	2304.00	1442.45
	TOTAL INCOME	$ 3746.45	$ 2304.00	$ 1442.45
	EXPENSE			
	Expense			
	Tuscaloosa Expenses			
8075	Tusc. Phone	$ 133.51	$ 68.00	$ -65.51
8076	Tusc. Rent	1085.00	1194.00	109.00
8077	Tusc. Leader Travel	850.00	832.00	-18.00
8078	Tusc. Tithes	585.92	340.00	-245.92
8079	Tusc. Supplies	98.60	0.00	-98.60
8080	Tusc. Promotion	175.55	144.00	-31.55
	Total Tuscaloosa Expenses	2928.58	2578.00	-350.58
	Total Expense	2928.58	2578.00	-350.58
	TOTAL EXPENSE	$ 2928.58	$ 2578.00	$ -350.58
	NET INCOME (LOSS)	$ 817.87	$ -274.00	$ 1091.87

[1]

TUSCALOOSA PARISH EXTENSION
Covenant MCC

Passed

May 8, 1995

During the past month the following occurred:

Four worship services with attendance from 17 - 28

Seven peer listening sessions

Fifty personal contacts

Our Wednesday night Bible studies continue with an average of 10 present.

Outreach through TLC per handout and personal contacts by church attenders

Continued our inquirers class with 7 attending

The treasurer will have the financial report.

Could go to Inq. class

Passed

PASTOR'S REPORT
May 8, 1995

Since March 13, 1995 I have done the following:

Attended meetings:	7
Attended Worship	21
Preached:	7
Consecrated communion	8
Taught classes	5
Led groups	5
Hospital Visitation	3
Funeral/Memorial Services	1
Counseling Sessions	8
House Blessing	1
Supervision meetings	2 (student clergy and deacons)
Attended Dist. Conference	1

EASTER: Easter was phenomenal! We had 62 people present for the Seder, including many guests and family members. The Tenebrae was attended by only 28 people, possibly because people do not really understand what a Tenebrae is, nor how they are part of it. The dawn service was attended by over 30, with an excellent breakfast following. Easter morning had 115, and the choir program Easter evening 127. All of these (including the Tenebrae) were up from last year.

DEBATE: The debate had 154 people present, about evenly divided between the Church of Christ and our community. The consensus was that Greg won it! I don't think the C of C was happy with that, since they have been contacting other MCCs about Pat Donohue doing the same thing with their clergy, most of whom do not want to do a debate with them based on our experience. Buddy Truluck and Randy Votch both asked about our experience at District Conference.

5TH SUNDAY SERVICES: April's 5th Sunday was centered around contemporary Christian music. Mark Cobb enlisted excellent singers. Attendance was 81, second only to the choir presentations at Christmas and Easter. Our people like music! We need to continue these programs, since they seem to meet a need.

INSTALLATION OF PASTOR AT HUNTSVILLE: The church family has been invited by MCC Huntsville to attend the installation of its new pastor. I believe we need to attend this. Jeri Ann Harvey is installing her. The church might also want to check out whether we would like to have Rev. Jeri Ann Harvey for a charismatic spiritual renewal. Some people saw her in Atlanta and are interested in inviting her here.

CLIFF MORRISON MEMORIAL: The kick off for the Cliff Morrison Memorial Apartment at Agape House will be the Gay Pride week service preceding the other activities and coinciding with the first anniversary of Cliff's death. We have not yet heard back from Malcolm Marler. Joe Elmore is the back up person if we cannot get Malcolm.

GAY PRIDE ACTIVITIES: Greg Adams is coordinating the Gay Pride float and activities. He has a report to make at the Board meeting. So far the plans include 9-3 pm workshops (expanded Inquirer's Class) at the church, picnic in the park on Saturday; the choir singing and the pastor speaking Sunday afternoon; a new banner being made by Stevie, and a truck (BJ's) becoming a float. Greg will be asking for funds for this as well as for the picnic. Donations will be received at the picnic to replace at least some of the money spent.

MEMBERSHIP: Membership is now 116, after putting seven people on the inactive roll.

NEW MEMBERS: An inquirer's class is scheduled for gay pride week and the Mondays preceding it. A number of people from the previous inquirer's class are interested in membership and will be taken in this month and the first Sunday in June.

CHILDREN'S MOMENT: We still need a microphone for this.

SUNDAY SCHOOL: The adult and young adult classes have apparently disbanded. Malcolm is teaching the Youth group, and Sharai the younger children (when they are present). Sunday School does not seem to be anyone's priority at the moment, with very few people, except John Hankins children attending. Steve Parker suggested having Inquirer's Classes for six weeks at the Sunday School hour. This may be an excellent suggestion and may even get more people interested in attending Sunday School.

THE BELL: I have heard nothing more about the gift of the bell to the church.

FUN NIGHT: I have heard nothing more about Fun Nights. Social activities for the summer seem to be wanted in the form of picnics, etc. These are being planned by the Council to occur sometime after Gay Pride activities.

HYMNAL PROJECT: The check has been sent to MCC San Francisco, and we are awaiting recepit of the Hymnal Project from them.

TROY PERRY: I have written Frank Zerilli asking if we could have Troy Perry for the weekend of our anniversary 1996. I have not heard anything back yet.

STUDENT CLERGY: We have been contacted by Gail Waller, prospective student clergy from Mobile, who will be attending UAB this fall in the Bachelor of Social Work program. Gail is interested in doing her student clergy work with us. If she does, I would like her to work with John Hankins at Tuscaloosa part of the time -- first, to give him a hand, but mainly to have a woman in leadership there as well, and to give John some experience in supervising student clergy/deacons.

CHURCH REVIEW PACKET: This has been sent to the District.

Respectfully submitted,
Rev. Marge Ragona

BUILDING AND GROUNDS MEETING MAY 3 (after CM meeting)

Discussed the Wedding Chapel as a shared lease.
Met with Pastor Clif Morrison (Greg and Emmett) he gave us his approval.
Met with Freeman Andress (owner) several times to discuss our needs.
Mr. Andress has agreed to lease with joint tenant if we will put the utilities in our name, and pay same. Also to clean carpets twice a year ($450 ea.)
Present at this meeting were: Jimmy N.,Howard W.,Allen F., and Emmett W.

Discussed move to the Wedding Chapel if it is approved by Congregation.

Budget changes needed:

Utilities est. is $650 per month
Storage charges $70 per month (Inside storage only)
Carpet cleaning $75 per month

Storage suggestions:

Two big air conditioners need to be stored outside in Lisa's back yard.
Refrig, stove and microwaves need inside storage.
Consider other items that need to be kept in a controlled storage area.
Eating tables could be put in Emmett's basement.

New equipment needed.

1. A cart to move hymnals, Bibles, etc. in and out at each service

May

Treasurer's Report - May, 1994

INCOME:
Tithable income was $6102 (A1) for the month. That pushed the budget funding to part of item 17 (B2).

EXPENSES:
The expenses of $5379 (B3) was $723 (B4) under budget. We actually spent $752 less than we took in during the month because of merchandise sales.

SAVINGS DEPOSITS:
$930 was transferred to savings (A5).

BUILDING FUND:
Contributions were $458 (E6) bringing the total to $29,458 (E7). We are way behind on the pledge. Most memorials will be put into this fund.

COMMUNITY ASSISTANCE FUND:
Direct contributions were $126 (E8). The balance is now $246 (E19).

BALANCE SHEET:
The liquid reserve (available funds in checking account) ended with $8153 (C9). The district conference fund is still overdrawn by $175 (F10).

PLEDGES:
The general fund pledge was only $27 behind this month (A11) but $365 for the year-to-date (D14).

OTHER:
1. So far this year we have taken in $2337 more than we spent (E12). We are over budget for the year on some line items, *i.e.* worship supplies (D15) and office supplies (D16). Insurance will end the year about $90 over budget (D17). We are $2369 under budget (E18) because funded programs either didn't happen, hasn't happened yet or positions went unfilled. We can charge about $1200 to unbudgeted expenses. The Moving expenses will be handled this way rather than dipping into our savings account reserves.
2. The congregational budget resolution was to increase utilities to $685 and reduce rent to $100. I instituted the first part of the resolution already to reduce the over-the-budget utility bills already (D13). The second part will be effective July 1.
3. Recommend buying a music copyright license for $85 to be an unbudget charge. It will need to be in the budget next year.

Respectfully submitted,

_____

ALLAN FRANCIS, Treasurer

Covenant MCC
Income and Expenses - Actual vs. Budget

		05/01/94-05/31/94 ACTUAL	05/01/94-05/31/94 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income			
	General Income			
503	Other Income (T)	$ 10.00	$ 0.00	$ 10.00
502	Plate & Envelopes (T)	1912.41	1894.91	17.50
501	Pledges - General (T)	4179.50	4207.00	-27.50
	Total General Income	6101.91	6101.91	0.00
	Other Income			
577	Gifts in Kind	0.00	0.00	0.00
576	Love Offerings (NT)	0.00	0.00	0.00
575	Sales (NT)	29.25	0.00	29.25
	Total Other Income	29.25	0.00	29.25
	Reimbursements Fm Savings (NT)			
2547	Xfr. Fm. Bldg. Fund Save.	0.00	0.00	0.00
2548	Xfr. Fm.Anniv.Saving	0.00	0.00	0.00
2540	Xfr.Fm. CAF Saving	0.00	0.00	0.00
2541	Xfr.Fm.Reserve Fund Save.	0.00	0.00	0.00
2542	Xfr.Fm.Dist.Conf.Fnd.Save	0.00	695.00	-695.00
2543	Xfr.Fm.Gen.Conf.Fnd.Save	0.00	0.00	0.00
2544	Xfr.Fm.Schol.Fund Save.	0.00	0.00	0.00
2545	Xfr.Fm.Copier Fund Save.	0.00	0.00	0.00
2546	Xfr.Fm.Cap.Proj.Fund.Save	0.00	32.58	-32.58
	Total Reimbursements Fm Savings (NT)	0.00	727.58	-727.58
	Total Income	6131.16	6829.49	-698.33
	TOTAL INGOME	$ 6131.16	$ 6829.49	$ -698.33
	EXPENSE			
	Expense			
	A.Staff			
2553	Admin. Assist. Staff	$ 150.00	$ 150.00	$ 0.00
2551	Assoc. Pastor Salary	478.00	478.00	0.00
2552	Music Staff	0.00	217.00	217.00
2550	Pastor Salary	1298.10	1125.00	-173.10
	Total A.Staff	1926.10	1970.00	43.90
	B.Worship			
2611	Music Material	0.00	15.00	15.00
2610	Rent	500.00	500.00	0.00
2613	Special Programs	75.60	75.00	-0.60
2612	Worship Supplies	24.38	30.00	5.62

Covenant MCC
Income and Expenses - Actual vs. Budget

		05/01/94-05/31/94 ACTUAL	05/01/94-05/31/94 BUDGET	DOLLAR VARIANCE
	Total B.Worship	599.98	620.00	20.02
	C.Operations			
2602	Admin/Office Supplies	34.55	30.00	-4.55
2607	Bank Charges	0.00	5.00	5.00
2601	Building Maintenance	157.84	85.61	-72.23
2606	Insurance	0.00	40.00	40.00
2603	Postage	40.31	10.00	-30.31
2605	Telephone	59.33	75.00	15.67
2604	Utilities	234.82	685.00	450.18
	Total C.Operations	526.85	930.61	403.76
	D.Outreach/Benovol. Programs			
2509	BAO Contribution	80.00	80.00	0.00
2510	CAF Contrib. to Savings	80.00	80.00	0.00
2511	Clinic (1917) Contrib.	80.00	80.00	0.00
2507	Evangelism Exp.	238.80	100.00	-138.80
2512	Info. Phone Line Contrib.	25.00	25.00	0.00
2513	Other Contrib.	0.00	0.00	0.00
2508	Regular Advertisment	36.00	36.00	0.00
	Total D.Outreach/Benovol. Programs	539.80	401.00	-138.80
	E.Congregational Care			
2516	Deacon's Fund	10.60	40.00	29.40
2514	Fellowship	0.00	100.00	100.00
2517	Memorials	0.00	25.00	25.00
2515	Newsletter	0.00	30.00	30.00
	Total E.Congregational Care	10.60	195.00	184.40
	F.Educational Programs			
2519	Bible Study Material	5.25	10.00	4.75
2521	Inquirer's Class	0.00	25.00	25.00
2520	Study Courses (other)	0.00	10.00	10.00
2518	Sun.Sch. Material	5.00	15.00	10.00
2522	Youth Ministries	0.00	75.00	75.00
	Total F.Educational Programs	10.25	135.00	124.75
	G.Savings Fund Contributions			
2532	Anniv. Fund Contrib.	0.00	0.00	0.00
2530	Building Fund Contrib.	250.00	250.00	0.00
2531	Capital Proj.Fund Contrib	200.00	200.00	0.00
2529	Copier Svc. Fund Contrib.	50.00	50.00	0.00
2526	Dist.Conf.Fund Contrib.	125.00	125.00	0.00
2527	Gen.Conf.Fund Contrib.	125.00	125.00	0.00
2528	Scholarship Fund Contrib.	100.00	100.00	0.00
	Total G.Savings Fund Contributions	850.00	850.00	0.00

Covenant MCC
Income and Expenses - Actual vs. Budget

		05/01/94-05/31/94 ACTUAL	05/01/94-05/31/94 BUDGET	DOLLAR VARIANCE
	H.Tithes			
2525	GLAD Tithe	305.10	305.10	0.00
2523	UFMCC Pension Contrib.	0.00	85.00	85.00
2524	UFMCC Tithe	610.19	610.20	0.01
	Total H.Tithes	915.29	1000.30	85.01
	I.Expenses to be Reimbursed			
3008	Chg.To CAF	0.00	0.00	0.00
3001	Chg.To.Bldg.Fund	0.00	0.00	0.00
3002	Chg.To Reserve Fund	0.00	0.00	0.00
3003	Chg.To Dist.Conf.Fund	0.00	0.00	0.00
3004	Chg.To.Gen.Conf.Fund	0.00	0.00	0.00
3005	Chg.To Scholr.Fund	0.00	0.00	0.00
3006	Chg.To.Copier Fund	0.00	0.00	0.00
3007	Chg.To Capital Proj.Fund	0.00	0.00	0.00
3009	Chg.To Anniv.	0.00	0.00	0.00
	Total I.Expenses to be Reimbursed	0.00	0.00	0.00
	J.Misc. Unbudgeted Expenses			
4002	Love Gifts Collected	0.00	0.00	0.00
3000	Miscellaneous	0.00	0.00	0.00
2533	Reserve Fund Contribution	0.00	0.00	0.00
4001	Value of Gifts in Kind	0.00	0.00	0.00
	Total J.Misc. Unbudgeted Expenses	0.00	0.00	0.00
	Total Expense	5378.87	6101.91	723.04
	TOTAL EXPENSE	$ 5378.87	$ 6101.91	$ 723.04
	NET INCOME (LOSS)	$ 752.29	$ 727.58	$ 24.71

(3) (4)

[3]

BUDGET CALCULATION SECOND QUARTER 1994
TOTAL REVENUE FOR BUDGET 6102.00 (FILL IN XXXX.XX)

	Basic Level B		NEW BUDGET Level B	Additions Level B	need to fund
STAFF:					
Pastor Compensation	1125.00		1125.00		
Assoc. Pastor(22)	478.00	0.00	478.00		
Music Staff(a)(23)	217.00	0.00	217.00		
Admin.Asst.(24)	150.00	0.00	150.00		
WORSHIP:					
Rent-Sanctuary	500.00		500.00		
Worship Supplies	30.00		30.00		
Music Materials(18)	15.00	0.00	15.00	15.00	6084.80
Special Programs(8)(b)		75.00	75.00	75.00	5208.25
OPERATIONAL:					
Church Maintenance(17)	50.00	35.61	85.61	75.00	6067.39
Cleaning Service	0.00		0.00		
Utilities	685.00	(2)	685.00		
Telephone	75.00		75.00		
Admin/Office Supplies	30.00		30.00		
Photocopier Purchase	0.00		0.00		
Postage	10.00		10.00		
Church Ins.	40.00		40.00		
Bank Charges	5.00		5.00		
OUTREACH & BENEVOL.PROGRAMS:					
Evangeliem Expense(7)	50.00	50.00	100.00	50.00	5051.51
Reg Alabama Forum Ad	36.00		36.00		
B'ham AIDS Outreach(1)		80.00	80.00	80.00	4604.53
Comm. Assist Fund(2)(c)		80.00	80.00	80.00	4697.41
1917 Clinic(3)		80.00	80.00	80.00	4790.29
Community Info.Line(4)		25.00	25.00	25.00	4819.31
Other(20)		0.00	0.00	25.00	6166.07
CONGREGATIONAL CARE:					
F'ship Committee(10)	50.00	50.00	100.00	50.00	5208.25
Newsletter(19)	30.00	0.00	30.00	45.00	6137.05
Deacon's Fund(9)	30.00	10.00	40.00	10.00	5150.20
Flowers/Memorials(14)		25.00	25.00	25.00	5846.80
EDUCATION:					
Sun.Sch. Material(16)		15.00	15.00	15.00	5980.31
Bible Study Materials	10.00		10.00		
Study Courses	10.00		10.00		
Inquirer's Classes	25.00		25.00		
Youth Ministries(11)		75.00	75.00	75.00	5295.32
FUNDING:					
Dist. Conf. Fund(5)(d)	50.00	75.00	125.00	75.00	4906.39
Gen. Conf. Fund(6)(d)	50.00	75.00	125.00	75.00	4993.46
Scholarship(15)(d)		100.00	100.00	100.00	5962.90
Copier Service	50.00		50.00		
Building Fund(12)		250.00	250.00	250.00	5585.57
Capital Proj.(13)		200.00	200.00	200.00	5817.77
Anniversary(21)		0.00	0.00	100.00	6282.17
TITHE:(e)					
UFMCC Pension Fund	85.00		85.00		
UFMCC Tithe	610.20	610.20	610.20		
GLAD Tithe	305.10	305.10	305.10		
TOTAL:	4,801.30				
TOTAL of expanded budget:			6,101.91		

B

Covenant MCC
Balance Sheet - Actual
As of May 31, 1994

	ASSETS	
	Checking	
50	Checking	$ 8152.94
	Total Checking	8152.94
	Savings	
1039	Anniv.Savings	255.62
1031	Building Fund Savings	29457.68
1033	CAF Savings	246.10
1032	Capital Savings	279.00
1034	Copier Svc. Savings	152.18
1035	Dist.Conf.Savings	-175.27
1036	Gen.Conf.Savings	1614.30
7011	Piano Fund Savings	470.00
1037	Reserve Savings	1399.63
1038	Scholarship Savings	218.26
	Total Savings	33917.50
	Other assets	
1598	Post Office Deposit	75.00
	Total Other assets	75.00
	TOTAL ASSETS	$ 42145.44
	LIABILITIES	
	Other liabilities	
5001	Love Offerings Escrow	$ 22.00
5000	Withholding to Transfer	0.00
	Total Other liabilities	22.00
	TOTAL LIABILITIES	$ 22.00
	EQUITY	
	Fund balance	
1009	Anniversary Fund	$ 255.62
1001	Building Fund	29457.68
1002	Capital Projects Fund	279.00
1003	Community Assist. Fund	120.35
1004	Copier Fund	152.18
598	Deposits	75.00
1005	District Conf. Fund	-175.27
1006	Gen. Conf. Fund	1614.30
7001	Piano Fund	470.00

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Covenant MCC
Balance Sheet - Actual
As of May 31, 1994

1007	Reserve Fund	1399.63
1008	Scholarship Fund	218.26
	Total Fund balance	33866.75
	Net	$ 8256.69
	TOTAL EQUITIES	$ 42123.44
	TOTAL LIABILITIES & EQUITY	$ 42145.44

C

Covenant MCC
Income and Expenses - Actual vs. Budget

		01/01/94-05/31/94 ACTUAL	01/01/94-05/31/94 BUDGET	DOLLAR VARIANCE
	INCOME			
	Income			
	General Income			
503	Other Income (T)	$ 233.00	$ 0.00	$ 233.00
502	Plate & Envelopes (T)	5165.39	4377.97	787.42
501	Pledges - General (T)	21857.68	22223.00	-365.32
	Total General Income	27256.07	26600.97	655.10
	Other Income			
577	Gifts in Kind	0.00	0.00	0.00
576	Love Offerings (NT)	843.89	843.89	0.00
575	Sales (NT)	60.25	0.00	60.25
	Total Other Income	904.14	843.89	60.25
	Reimbursements Fm Savings (NT)			
2547	Xfr. Fm. Bldg. Fund Save.	0.00	0.00	0.00
2548	Xfr. Fm.Anniv.Saving	660.32	660.32	0.00
2540	Xfr.Fm. CAF Saving	425.00	425.00	0.00
2541	Xfr.Fm.Reserve Fund Save.	0.00	0.00	0.00
2542	Xfr.Fm.Dist.Conf.Fnd.Save	800.00	800.00	0.00
2543	Xfr.Fm.Gen.Conf.Fnd.Save	0.00	0.00	0.00
2544	Xfr.Fm.Schol.Fund Save.	7.75	7.75	0.00
2545	Xfr.Fm.Copier Fund Save.	412.00	412.00	0.00
2546	Xfr.Fm.Cap.Proj.Fund.Save	544.05	544.05	0.00
	Total Reimbursements Fm Savings (NT)	2849.12	2849.12	0.00
	Total Income	31009.33	30293.98	715.35
	TOTAL INCOME	$ 31009.33	$ 30293.98	$ 715.35
	EXPENSE			
	Expense			
	A.Staff			
2553	Admin. Assist. Staff	$ 600.00	$ 600.00	$ 0.00
2551	Assoc. Pastor Salary	2231.00	2231.00	0.00
2552	Music Staff	0.00	1085.00	1085.00
2550	Pastor Salary	5336.59	5250.00	-86.59
	Total A.Staff	8167.59	9166.00	998.41
	B.Worship			
2611	Music Material	35.06	90.00	54.94
2610	Rent	2500.00	2500.00	0.00
2613	Special Programs	86.18	300.00	213.82
2612	Worship Supplies	176.97	135.00	-41.97

(14) (15)

Covenant MCC
Income and Expenses - Actual vs. Budget

		01/01/94-05/31/94 ACTUAL	01/01/94-05/31/94 BUDGET	DOLLAR VARIANCE
	Total B.Worship	2798.21	3025.00	226.79
	C.Operations			
2602	Admin/Office Supplies	149.14	135.00	-14.14
2607	Bank Charges	16.48	25.00	8.52
2601	Building Maintenance	307.21	335.61	28.40
2606	Insurance	572.00	200.00	-372.00
2603	Postage	127.34	125.00	-2.34
2605	Telephone	336.98	375.00	38.02
2604	Utilities	2141.71	2335.00	193.29
	Total C.Operations	3650.86	3530.61	-120.25
	D.Outreach/Benovol. Programs			
2509	BAO Contribution	400.00	400.00	0.00
2510	CAF Contrib. to Savings	400.00	400.00	0.00
2511	Clinic (1917) Contrib.	400.00	400.00	0.00
2507	Evangelism Exp.	317.80	450.00	132.20
2512	Info. Phone Line Contrib.	125.00	125.00	0.00
2513	Other Contrib.	0.00	25.00	25.00
2508	Regular Advertisment	180.00	180.00	0.00
	Total D.Outreach/Benovol. Programs	1822.80	1980.00	157.20
	E.Congregational Care			
2516	Deacon's Fund	94.49	160.00	65.51
2514	Fellowship	91.40	450.00	358.60
2517	Memorials	52.87	50.00	-2.87
2515	Newsletter	148.09	195.00	46.91
	Total E.Congregational Care	386.85	855.00	468.15
	F.Educational Programs			
2519	Bible Study Material	20.11	50.00	29.89
2521	Inquirer's Class	0.00	125.00	125.00
2520	Study Courses (other)	10.00	50.00	40.00
2518	Sun.Sch. Material	10.39	30.00	19.61
2522	Youth Ministries	75.00	300.00	225.00
	Total F.Educational Programs	115.50	555.00	439.50
	G.Savings Fund Contributions			
2532	Anniv. Fund Contrib.	100.00	100.00	0.00
2530	Building Fund Contrib.	850.00	850.00	0.00
2531	Capital Proj.Fund Contrib	500.00	500.00	0.00
2529	Copier Svc. Fund Contrib.	250.00	250.00	0.00
2526	Dist.Conf.Fund Contrib.	575.65	575.65	0.00
2527	Gen.Conf.Fund Contrib.	550.00	550.00	0.00
2528	Scholarship Fund Contrib.	200.00	200.00	0.00
	Total G.Savings Fund Contributions	3025.65	3025.65	0.00

(13) (16) (17)

D

Covenant MCC
Income and Expenses - Actual vs. Budget

		01/01/94-05/31/94 ACTUAL	01/01/94-05/31/94 BUDGET	DOLLAR VARIANCE
	H.Tithes			
2525	GLAD Tithe	1361.81	1361.81	0.00
2523	UFMCC Pension Contrib.	197.25	410.00	212.75
2524	UFMCC Tithe	2723.60	2723.61	0.01
	Total H.Tithes	4282.66	4495.42	212.76
	I.Expenses to be Reimbursed			
3008	Chg.To CAF	425.00	425.00	0.00
3001	Chg.To.Bldg.Fund	0.00	0.00	0.00
3002	Chg.To Reserve Fund	0.00	0.00	0.00
3003	Chg.To Dist.Conf.Fund	800.00	800.00	0.00
3004	Chg.To.Gen.Conf.Fund	0.00	0.00	0.00
3005	Chg.To Scholr.Fund	7.75	7.75	0.00
3006	Chg.To.Copier Fund	412.00	412.00	0.00
3007	Chg.To Capital Proj.Fund	544.05	544.05	0.00
3009	Chg.To Anniv.	660.32	660.32	0.00
	Total I.Expenses to be Reimbursed	2849.12	2849.12	0.00
	J.Misc. Unbudgeted Expenses			
4002	Love Gifts Collected	843.89	843.89	0.00
3000	Miscellaneous	74.00	0.00	-74.00
2533	Reserve Fund Contribution	655.00	0.00	-655.00
4001	Value of Gifts in Kind	0.00	0.00	0.00
	Total J.Misc. Unbudgeted Expenses	1572.89	843.89	-729.00
	Total Expense	28672.13	30325.69	1653.56
	TOTAL EXPENSE	$ 28672.13	$ 30325.69	$ 1653.56
	NET INCOME (LOSS)	$ 2337.20	$ -31.71	$ 2368.91

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Covenant MCC
Transaction Analysis
For Selected Accounts and All Transaction Types
May 01 through May 31, 1994

BUILDING FUND SAVINGS - 1031 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/or Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE =			$ 28749.58	
05/01/94	Deposit	31		MemPlus Deposit		$ 100.00		N
	Inc Incr	[30]	Pledges - Building (NT)	M+: Pledges - Building (N				
05/08/94	Deposit	36		MemPlus Deposit		$ 25.00		N
	Inc Incr	[35]	Pledges - Building (NT)	M+: Pledges - Building (N				
05/15/94	Deposit	32		MemPlus Deposit		$ 140.00		N
	Inc Incr	[31]	Pledges - Building (NT)	M+: Pledges - Building (N				
05/22/94	Deposit	35		MemPlus Deposit		$ 50.00		N
	Inc Incr	[34]	Pledges - Building (NT)	M+: Pledges - Building (N				
05/22/94	Deposit	41		MemPlus Deposit		$ 40.00		N
	Inc Incr	[39]	Pledges - Building (NT)	M+: Pledges - Building (N				
05/29/94	Deposit	33		MemPlus Deposit		$ 50.00		N
	Inc Incr	[32]	Pledges - Building (NT)	M+: Pledges - Building (N				
05/29/94	Deposit	34		MemPlus Deposit		$ 10.00		N
	Inc Incr	[33]	Pledges - Building (NT)	M+: Pledges - Building (N				
05/31/94	Deposit	38		w/h xfr		$ 43.10		N
	Inc Incr	[37]	Pledges - Building (NT)	xfr check 1606				
05/31/94	Deposit	39		xfr fm checking		$ 250.00		N
	Inc Incr	[5]	Xfr.Fm.Chking to Bldg.	xfr check 1608				
				ENDING BALANCE =			$ 29457.68	
				Total Deposit :			$ 708.10	

(6) (7)

CAF SAVINGS - 1033 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/or Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE =			$ 40.35	
05/29/94	Deposit	5		MemPlus Deposit		$ 59.75		N
	Inc Incr	[11]	Love Offerings (NT)	M+: Love Offerings (NT)				
05/29/94	Deposit	6		MemPlus Deposit		$ 66.00		N
	Inc Incr	[12]	Love Offerings (NT)	M+: Love Offerings (NT)				
05/31/94	Deposit	7		xfr fm checking		$ 80.00		N
	Inc Incr	[5]	Xfr.Fm.Chking to CAF	xfr 1608				
				ENDING BALANCE =			$ 246.10	
				Total Deposit :			$ 205.75	

(8) (19)

E

Covenant MCC
Transaction Analysis
For Selected Accounts and All Transaction Types
May 01 through May 31, 1994

ANNIV.SAVINGS - 1039 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/or Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE = $			255.62	
				ENDING BALANCE = $			255.62	

CAPITAL SAVINGS - 1032 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/or Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE = $			79.00	
05/31/94	Deposit	3		xfr fm checking		$ 200.00		N
	Inc Incr	[3]	Xfr.Fm.Chking to Cap.	xfr 1608				
				ENDING BALANCE = $			279.00	
				Total Deposit : $			200.00	

COPIER SVC. SAVINGS - 1034 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/or Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE = $			102.18	
05/31/94	Deposit	5		xfr fm checking		$ 50.00		N
	Inc Incr	[5]	Xfr.Fm.Chking To Copier	xfr 1608				
				ENDING BALANCE = $			152.18	
				Total Deposit : $			50.00	

PIANO FUND SAVINGS - 7011 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/or Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE = $			270.00	
05/15/94	Deposit	4		MemPlus Deposit		$ 200.00		N
	Inc Incr	[4]	Piano Fund (NT)	M+: Piano Fund (NT)				
				ENDING BALANCE = $			470.00	
				Total Deposit : $			200.00	

Covenant MCC
Transaction Analysis
For Selected Accounts and All Transaction Types
May 01 through May 31, 1994

DIST.CONF.SAVINGS - 1035 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/or Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE = $			-300.27	
05/31/94	Deposit	5		xfr fm checking		$ 125.00		N
	Inc Incr	[5]	Xfr.Fm.Chking To D.Conf.	xfr 1608				
				ENDING BALANCE = $			-175.27	
				Total Deposit : $			125.00	

(10)

GEN.CONF.SAVINGS - 1036 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/or Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE = $			1489.30	
05/31/94	Deposit	5		xfr fm checking		$ 125.00		N
	Inc Incr	[5]	Xfr.Fm.Chking to G.Conf.	xfr 1608				
				ENDING BALANCE = $			1614.30	
				Total Deposit : $			125.00	

RESERVE SAVINGS - 1037 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/or Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE = $			1399.63	
				ENDING BALANCE = $			1399.63	

SCHOLARSHIP SAVINGS - 1038 : SAVINGS

Date	Trans Type	Trans Number	Account Posted To	Payee/or Memo	Units	Split Amount	Amount	Clr
				BEGINNING BALANCE = $			118.26	
05/31/94	Deposit	2		xfr fm checking		$ 100.00		N
	Inc Incr	[2]	Xfr.Fm.Chking to Schol.	xfr 1608				
				ENDING BALANCE = $			218.26	
				Total Deposit : $			100.00	

F

Agenda for Board of
Directors meeting

April 8, 1996

Opening prayer

Reports

Minutes of previous meeting(s)

Treasurer's report

Personnel Committee

Pastor's report 5/5

Finance Committee - Jim Culbreth Danny Gallups > Audit committee
Rod Wilson Lane Litchfield

Building and Grounds Comittee

Parish Extension /

Other

Old Business

/1) GALAA meeting times

/2) Lisa P's seminars and support group

New Business

Board assignments

Closing prayer

Treasurer's Report - March, 1996

Mayor

PREAMBLE: The bank accounts have been reconciled for March. The belated February bank statements were also reconciled and balance. Anyone needing something to do can have any of my dozen projects every week.

INCOME: Tithable income was **$8,490** (A1) for this month which was **$116** OVER the full adjusted budget (A2) !!! We are still under budget for the year to date, however.

EXPENSES: The expenses of **$8,111** (A3) was **$264** (A4) under budget. We spent **$379** less than we took in (A5). Contributions were made to BAO, 1917 Clinic, Phone Line, and World Church Extension (A6). The expenses year to date are also under budget, a very deeply prorated budget.

SAVINGS DEPOSITS: Contributions were made to all of the savings funds including Building Maintenance, District Conference, General Conference, CAF, Agape, Capital Equipment, Scholarship and Anniversary savings funds (A7). A total of **$300** went into benevolent activities or funds.

BUILDING CONSTRUCTION FUND: The fund has a balance of **$10,400** including interest of which **$4000** is in a CD (C8). This CD will be saved to pay the accrued property taxes in October.

AGAPE HOUSE FUND: The balance is now **$417** (C9) including interest. Fund additions this month were **$76**.

COMMUNITY ASSISTANCE FUND: There were no disbursements and **$249** in additions for a balance now of **$588** (C10) including interest.

BALANCE SHEET: The liquid reserve (available funds in checking account) is at **$11,102** in our regular SouthTrust account (C11).

TUSCALOOSA PARISH EXTENSION: The Tuscaloosa Parish Extension added **$532** (F12) and had **$733** (F13) in expenses, spending **$200** more than they took in for the month (F14). Their balance is **$1,721** (F15).

OTHER:

1. Over budget for the year are maintenance, utilities, telephone, administrative supplies and bank fees. The maintenance, bank fees and administrative supplies will level off to the yearly average. The utility overage is somewhat a mystery and under investigation. The metered phone use needs attention. Change the type service, unplug the phones, urge people to not use it, get a pay phone or plan on a budget overage.

2. We have **$25** to spend for "other contribution". Save it or spend it and how.

3. NO/ I recommend that the charge accounts at Cokesbury and Office Depot be closed. The accounting cannot be properly done. If supplies are needed, purchase them and apply for a reimbursement as for other supplies.

4. The Event Escrow (Anniversary Weekend) up-date sheet (E) indicates a **$609** debt. There is still IOUs and a bounced check relating to this and nobody is working on it. Now the Pride Weekend activities are underway and need to be monitored closely. We have very little money budgeted to pay for special events. I need to know who is ultimately responsible financially for any activity. When an activity involving funds is reported out of the Council of Ministries, I would like this person's name in the Board Meeting minutes.

5. NB/ The recent Easter Weekend is another example of fiscal miscues and non-planning. The Seder probably paid for itself with **$260** income so far (more is promised from IOUs and cash stored on a dresser top at home). The expenses so far are **$277**. The breakfast, however, needs some study. Somebody forgot to get 'donations' for the breakfast and **$101** was spent. Another **$47** was charged to the SHOE Committee for general supplies and the reception. We must figure where to charge the **$101** breakfast bill since there is no income to offset it.

260 / 35 / 295 / 277 / 18

Respectfully submitted,

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ALLAN FRANCIS, Treasurer

Covenant MCC
Income and Expenses - Actual vs. Budget - MAR
For Report Group OPERATING FUND

		3/1/96-3/31/96 ACTUAL	3/1/96-3/31/96 BUDGET	DOLLAR CHANGE
	INCOME			
	Income - Tithable			
	Income			
3001	Pledges-General (T)	5574.56	5660.00	(85.44)
3002	Plate & Envelopes (T)	2906.55	2714.52	192.03
3003	Other Income (T)	9.00	0.00	9.00
	Total Income	8490.11	8374.52	115.59
	Total Income - Tithable	8490.11	8374.52	115.59
	Non-Tithe Income			
	Income			
5020	Love Offerings (NT)	0.00	0.00	0.00
5040	Gifts in Kind	0.00	0.00	0.00
5050	Sales (NT)	0.00	0.00	0.00
	Total Income	0.00	0.00	0.00
	Total Non-Tithe Income	0.00	0.00	0.00
	TOTAL INCOME	8490.11	8374.52	115.59
	EXPENSE			
	Budgeted Expenses			
	Expense			
2100	WorshipSupply	40.70	60.00	19.30
2101	Mortgage	2008.87	2000.00	(8.87)
2102	Music	0.00	175.00	175.00
2110	Maintenance	21.82	50.00	28.18
2111	Utilities	664.25	700.00	35.75
2112	Telephone	58.72	50.00	(8.72)
2113	AdminSupplies	42.11	40.00	(2.11)
2114	CopierContract	185.00	186.00	1.00
2115	Postage	22.40	30.00	7.60
2116	Insurance	280.60	217.00	(63.60)
2117	BankFees	0.00	10.00	10.00
2120	Evangelism	0.00	50.00	50.00
2121	Advertisments **	36.00	40.00	4.00
2122	Newsletter	77.74	100.00	22.26
2123	SpecialPrograms	0.00	10.00	10.00
2130	BAOContrib **	50.00	50.00	0.00
2131	ClinicContrib **	50.00	50.00	0.00
2132	PhoneLineContrib **	15.00	15.00	0.00
2133	GlobalOutreach **	25.00	25.00	0.00
2134	OtherContrib **	0.00	25.00	25.00
2140	SocialHospitality	0.00	50.00	50.00
2141	DeaconFund	0.00	30.00	30.00
2142	Memorials	0.00	15.00	15.00
2150	SundaySchool	0.00	20.00	20.00
2151	BibleStudy	0.00	5.00	5.00
2152	StudyCourses	0.00	5.00	5.00

[1]

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Covenant MCC
Income and Expenses - Actual vs. Budget - MAR
For Report Group OPERATING FUND

		3/1/96-3/31/96 ACTUAL	3/1/96-3/31/96 BUDGET	DOLLAR CHANGE
2153	Inquirer	0.00	10.00	10.00
2154	Youth	0.00	10.00	10.00
2155	Library **	0.00	20.00	20.00
2170	PensionBoard	284.25	95.00	(189.25)
2171	UFMCCTithe	849.01	849.01	0.00
2172	GLADTithe	424.51	424.51	0.00
2180	Chamberlain	125.00	108.00	(17.00)
2190	PastorComp	930.00	930.00	0.00
2191	PastorHousing	800.00	800.00	0.00
2192	PastorTravel	75.00	75.00	0.00
2193	PastorInsurance	110.00	110.00	0.00
2194	PastorConfContrib*	65.00	65.00	0.00
2195	PastorRetireContrib*	130.00	130.00	0.00
20010	Maintenance Fund Contrib.	200.00	200.00	0.00
20012	CAF Contrib. **	80.00	80.00	0.00
20013	Dist.Conf.Fund Contrib.**	130.00	130.00	0.00
20014	Gen.Conf. Fund Contrib.**	50.00	50.00	0.00
20015	Scholshp Fund Contrib. **	10.00	10.00	0.00
20016	Agape House Contrib. **	70.00	70.00	0.00
20017	Capital Equip. Contrib**	100.00	100.00	0.00
20018	Anniversary Contrib. **	100.00	100.00	0.00
	Total Expense	8110.98	8374.52	263.54
	Total Budgeted Expenses	8110.98	8374.52	263.54
	Unbudgeted Expenses			
	Expense			
5021	Love Gifts Collected	0.00	0.00	0.00
5041	Value of Gifts in Kind	0.00	0.00	0.00
5500	MiscUnbudgeted	0.00	0.00	0.00
20011	Resv. Fund Contrib.	0.00	0.00	0.00
	Total Expense	0.00	0.00	0.00
	Total Unbudgeted Expenses	0.00	0.00	0.00
	TOTAL EXPENSE	8110.98	8374.52	263.54
	NET INCOME (LOSS)	379.13	0.00	379.13

[2]

A

Covenant MCC
Income and Expenses - Actual vs. Budget
For Report Group OPERATING FUND YTD

		1/1/96-3/31/96 ACTUAL	1/1/96-3/31/96 BUDGET	DOLLAR CHANGE
	INCOME			
	Income - Tithable			
	Income			
3001	Pledges-General (T)	15138.89	17030.00	(1891.11)
3002	Plate & Envelopes (T)	6325.87	6154.06	171.81
3003	Other Income (T)	9.00	0.00	9.00
	Total Income	21473.76	23184.06	(1710.30)
	Total Income - Tithable	21473.76	23184.06	(1710.30)
	Non-Tithe Income			
	Income			
5020	Love Offerings (NT)	0.00	0.00	0.00
5040	Gifts in Kind	200.00	0.00	200.00
5050	Sales (NT)	10.00	0.00	10.00
	Total Income	210.00	0.00	210.00
	Total Non-Tithe Income	210.00	0.00	210.00
	TOTAL INCOME	21683.76	23184.06	(1500.30)
	EXPENSE			
	Budgeted Expenses			
	Expense			
2100	WorshipSupply	77.90	180.00	102.10
2101	Mortgage	4017.74	6000.00	1982.26
2102	Music	226.34	525.00	298.66
2110	Maintenance	282.79	150.00	(132.79)
2111	Utilities	2270.27	2100.00	(170.27)
2112	Telephone	179.66	150.00	(29.66)
2113	AdminSupplies	188.42	120.00	(68.42)
2114	CopierContract	548.00	558.00	10.00
2115	Postage	82.70	90.00	7.30
2116	Insurance	280.60	651.00	370.40
2117	BankFees	70.72	30.00	(40.72)
2120	Evangelism	5.70	150.00	144.30
2121	Advertisments **	108.00	120.00	12.00
2122	Newsletter	230.97	300.00	69.03
2123	SpecialPrograms	0.00	30.00	30.00
2130	BAOContrib **	50.00	50.00	0.00
2131	ClinicContrib **	50.00	50.00	0.00
2132	PhoneLineContrib **	15.00	15.00	0.00
2133	GlobalOutreach **	25.00	25.00	0.00
2134	OtherContrib **	0.00	25.00	25.00
2140	SocialHospitality	31.27	150.00	118.73
2141	DeaconFund	0.00	90.00	90.00
2142	Memorials	0.00	45.00	45.00
2150	SundaySchool	0.00	60.00	60.00
2151	BibleStudy	0.00	15.00	15.00
2152	StudyCourses	0.00	15.00	15.00

Covenant MCC
Income and Expenses - Actual vs. Budget
For Report Group OPERATING FUND

		1/1/96-3/31/96 ACTUAL	1/1/96-3/31/96 BUDGET	DOLLAR CHANGE
2153	Inquirer	0.00	30.00	30.00
2154	Youth	0.00	30.00	30.00
2155	Library **	0.00	60.00	60.00
2170	PensionBoard	284.25	285.00	0.75
2171	UFMCCTithe	2147.37	2147.37	0.00
2172	GLADTithe	1073.69	1073.69	0.00
2180	Chamberlain	275.00	324.00	49.00
2190	PastorComp	2790.00	2790.00	0.00
2191	PastorHousing	2400.00	2400.00	0.00
2192	PastorTravel	225.00	225.00	0.00
2193	PastorInsurance	330.00	330.00	0.00
2194	PastorConfContrib*	195.00	195.00	0.00
2195	PastorRetireContrib*	390.00	390.00	0.00
20010	Maintenance Fund Contrib.	600.00	600.00	0.00
20012	CAF Contrib. **	80.00	80.00	0.00
20013	Dist.Conf.Fund Contrib.**	130.00	130.00	0.00
20014	Gen.Conf. Fund Contrib.**	50.00	50.00	0.00
20015	Scholshp Fund Contrib. **	10.00	10.00	0.00
20016	Agape House Contrib. **	140.00	140.00	0.00
20017	Capital Equip. Contrib**	100.00	100.00	0.00
20018	Anniversary Contrib. **	100.00	100.00	0.00
	Total Expense	20061.39	23184.06	3122.67
	Total Budgeted Expenses	20061.39	23184.06	3122.67
	Unbudgeted Expenses			
	Expense			
5021	Love Gifts Collected	0.00	0.00	0.00
5041	Value of Gifts in Kind	200.00	0.00	(200.00)
5500	MiscUnbudgeted	0.00	0.00	0.00
20011	Resv. Fund Contrib.	0.00	0.00	0.00
	Total Expense	200.00	0.00	(200.00)
	Total Unbudgeted Expenses	200.00	0.00	(200.00)
	TOTAL EXPENSE	20261.39	23184.06	2922.67
	NET INCOME (LOSS)	1422.37	0.00	1422.37

B

Covenant MCC
Balance Sheet - MARCH - prelim
For All Accounts
As of March 31, 1996

	1/31	2/29	3/31
ASSETS			
Checking			
Checking - NBC	0.00	0.00	0.00
Checking-STB	10,691.09	10,327.74	11,101.66
Total Checking	10,691.09	10,327.74	11,101.66
Savings			
Agape House Savings	211.24	339.24	416.94
Anniversary Savings	406.52	406.52	100.50
Building Constr. Savings	6,312.15	6,502.35	6,400.35
CAF Savings	546.19	336.19	588.09
Capital Equipment Savings	863.28	963.28	946.32
Dist. Conf. Savings	1,410.52	1,475.52	1,678.04
Gen. Conf. Savings	50.00	50.00	100.50
Reserve Savings	983.65	983.65	988.15
Retirement Savings	899.11	1,029.11	1,164.01
Scholarship Savings	642.83	642.83	655.73
Total Savings	12,325.49	12,728.69	13,038.63
Other investments			
Cert. Deposit - Resv.	6,000.00	6,000.00	6,000.00
Certif.Deposit - Bldg.	4,000.00	4,000.00	4,000.00
Total Other investments	10,000.00	10,000.00	10,000.00
Other assets			
Advances	0.00	0.00	0.00
Building/Land	255,000.00	255,000.00	255,000.00
Instruments/Furnishings	11,000.00	11,000.00	11,000.00
Post Office Deposit	100.00	100.00	100.00
Total Other assets	266,100.00	266,100.00	266,100.00
TOTAL ASSETS	299,116.58	299,156.43	300,240.29
LIABILITIES			
Other liabilities			
Advertising Escrow	500.00	500.00	500.00
Event Escrow	(275.00)	(985.15)	(609.36)
Love Offerings Escrow	0.00	0.00	0.00
Mortgage Principal	184,000.00	183,370.96	182,616.93
Wholding to Transfer	0.00	0.00	0.00
Youth Fundraising Escrow	141.16	141.16	174.16
Total Other liabilities	184,366.16	183,026.97	182,681.73
TOTAL LIABILITIES	184,366.16	183,026.97	182,681.73

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Covenant MCC
Balance Sheet - MARCH - prelim
For All Accounts
As of March 31, 1996

	1/31	2/29	3/31
EQUITY			
Fund balance			
Agape House Fund	211.24	339.24	416.94
Anniversary Fund	406.52	406.52	100.50
Building Constr. Fund	10,312.15	10,502.35	10,400.35
Capital Equipment Fund	863.28	963.28	1,068.18
Community Assistance Fund	546.19	336.19	588.09
Deposits	100.00	100.00	100.00
District Conf. Fund	1,410.52	1,475.52	1,678.04
Gen. Conf. Fund	50.00	50.00	100.50
Operating Fund	10,324.93	10,671.73	10,915.00
Property/Land/Furnishings	82,000.00	82,629.04	83,383.07
Reserve Fund	6,983.65	6,983.65	6,988.15
Retirement Fund	899.11	1,029.11	1,164.01
Scholarship Fund	642.83	642.83	655.73
Total Fund balance	114,750.42	116,129.46	117,558.56
General Fund	0.00	0.00	0.00
TOTAL EQUITIES	114,750.42	116,129.46	117,558.56
TOTAL LIABILITIES & EQUITY	299,116.58	299,156.43	300,240.29

[2]

Covenant MCC
Transaction Analysis
For Selected Accounts
March 01 through March 31, 1996

Date	Account Number	Trans Number	Trans Type / Account Posted To	Payee/or Memo	Split Amount	Amount
Agape House Savings - 16002 : Savings						
3/1/96					Beginning Balance =	339.24
3/3/96		4	Deposit	from CMCC-Tuscaloosa		6.00
	16005		Agape House Income (NT)			
3/31/96		5	Deposit	CMCC Checking		70.00
	16004		XfrFmChkingAgapeFnd	contrib-mar (223)		
3/31/96		2	Other Receipt	Earned Interest		1.70
	16003		IntIncomeAgapeFnd			
					Ending Balance =	416.94
					Total Deposit:	76.00
					Total Other Receipt:	1.70
Anniversary Savings - 18002 : Savings						
3/1/96					Beginning Balance =	406.52
3/28/96		1	Withdrawal	CMCC Checking		(406.52)
	18005		XfrFmAnnivFndChking	approved by board 3/11/96		
3/31/96		2	Deposit	CMCC Checking		100.00
	18004		XfrFmChkingAnnivFnd	contrib-mar (223)		
3/31/96		1	Other Receipt	Earned Interest		0.50
	18003		IntIncomeAnnivFnd			
					Ending Balance =	100.50
					Total Deposit:	100.00
					Total Withdrawal:	(406.52)
					Total Other Receipt:	0.50
Building Constr. Savings - 10002 : Savings						
3/1/96					Beginning Balance =	6502.35
3/3/96		8	Deposit	NMemPlus Deposit		10.00
	10007		Pledges-Building Fnd (NT)	M+: Building Constr. Savings		
3/17/96		9	Deposit	NMemPlus Deposit		5.00
	10007		Pledges-Building Fnd (NT)	M+: Building Constr. Savings		
3/24/96		10	Deposit	NMemPlus Deposit		1.00
	10007		Pledges-Building Fnd (NT)	M+: Building Constr. Savings		
3/27/96		11	Deposit	CMCC Checking		200.00
	10004		XfrFmChkingBldg	contribution-mar (212)		
3/27/96		3	Withdrawal	CMCC Checking		(450.00)
	10005		XfrFmBldgFndChk	removal of sign		
3/31/96		12	Deposit	NMemPlus Deposit		105.00
	10007		Pledges-Building Fnd (NT)	M+: Building Constr. Savings		
3/31/96		1	Other Receipt	Earned Interest		27.00
	10003		IntIncomeBldgFnd			
					Ending Balance =	6400.35
					Total Deposit:	321.00
					Total Withdrawal:	(450.00)
					Total Other Receipt:	27.00
CAF Savings - 12002 : Savings						
3/1/96					Beginning Balance =	336.19
3/24/96		3	Deposit	NMemPlus Deposit		39.00
	12006		CAF Contributions (NT)	M+: CAF Savings		
3/31/96		4	Deposit	NMemPlus Deposit		180.00
	12006		CAF Contributions (NT)	M+: CAF Savings		
3/31/96		5	Deposit	CMCC Checking		80.00
	12004		XfrFmChkingCAF	contrib-mar (223)		
3/31/96		1	Other Receipt	Earned Interest		2.90
	12003		IntIncomeCAF			
					Ending Balance =	588.09
					Total Deposit:	249.00
					Total Other Receipt:	2.90

Date	Account Number	Trans Number	Trans Type / Account Posted To	Payee/or Memo	Split Amount	Amount
Capital Equipment Savings - 17002 : Savings						
3/1/96					Beginning Balance =	963.28
3/27/96		2	Withdrawal	CMCC Checking		(121.86)
	17005		XfrFmCapEquipChking	purchase file cabinet & buil...		
3/31/96		3	Deposit	CMCC Checking		100.00
	17004		XfrFmChkingCapEquipFnd	contrib-mar (223)		
3/31/96		1	Other Receipt	Earned Interest		4.90
	17003		IntIncomeCapitalEquip			
					Ending Balance =	946.32
					Total Deposit:	100.00
					Total Withdrawal:	(121.86)
					Total Other Receipt:	4.90
Dist. Conf. Savings - 13002 : Savings						
3/1/96					Beginning Balance =	1475.52
3/27/96		4	Deposit	CMCC Checking		65.00
	13004		XfrFmChkingDistFnd	contribution-pastor-mar-210		
3/31/96		5	Deposit	CMCC Checking		130.00
	13004		XfrFmChkingDistFnd	contrib-mar (223)		
3/31/96		1	Other Receipt	Earned Interest		7.52
	13003		IntIncomeDistFnd			
					Ending Balance =	1678.04
					Total Deposit:	195.00
					Total Other Receipt:	7.52
Gen. Conf. Savings - 14002 : Savings						
3/1/96					Beginning Balance =	50.00
3/31/96		2	Deposit	CMCC Checking		50.00
	14004		XfrFmChkingGCFnd	contrib-mar(223)		
3/31/96		1	Other Receipt	Earned Interest		0.50
	14003		IntIncomeGCFnd			
					Ending Balance =	100.50
					Total Deposit:	50.00
					Total Other Receipt:	0.50
Reserve Savings - 11002 : Savings						
3/1/96					Beginning Balance =	983.65
3/31/96		1	Other Receipt	Earned Interest		4.50
	11003		IntIncomeResvFnd			
					Ending Balance =	988.15
					Total Other Receipt:	4.50
Retirement Savings - 19002 : Savings						
3/1/96					Beginning Balance =	1029.11
3/27/96		4	Deposit	CMCC Checking		130.00
	19004		XfrFmChkingRetireFnd	xfr from checking 210		
3/31/96		1	Other Receipt	Earned Interest		4.90
	19003		IntIncomeRetireFnd			
					Ending Balance =	1164.01
					Total Deposit:	130.00
					Total Other Receipt:	4.90

SAVINGS ACTIVITY

D

Date	Account Number	Trans Number	Trans Type	Account Posted To	Payee/for Memo	Split Amount	Amount
Scholarship Savings - 15002 : Savings							
3/1/96						Beginning Balance =	642.83
3/31/96		2	Deposit		CMCC Checking		10.00
	15004		XfrFmChkingScholFnd		contrib-mar(223)		
3/31/96		1	Other Receipt		Earned Interest		2.90
	15003		IntIncomeSchlFnd				
						Ending Balance =	655.73
						Total Deposit:	10.00
						Total Other Receipt:	2.90

3/26/96

Anniversary Weekend - 2/16-2/18/96

		Expenses			
Item	Concert	Banquet	Breakfast	Misc	Income
Holiday Inn		$324.00			
ad in Forum				$36.00	
ad sale					$85.00
printing				$49.83	
contrib					$200.00
paper products				$134.36	
Holiday Inn		$1,717.20			
florist				$396.55	
sales					$1,845.00
Carolyn Marshall (1)	$40.00				
printing				$424.14	
t-shirts				$977.31	
ad in Forum				$162.00	
Ramona Drugger		$75.00			
UFMCC (2)				$265.49	$265.49
food breakfast			$96.11		
sales (1)					$820.35
deposit					$220.00
from savings					$406.52
cost of books sold				$238.14	
deduct for bounced check				$30.95	
sales					$497.00
sales					$37.00
food				$18.64	
					4376.36
TOTALS	40.00	2116.20	96.11	2733.41	4985.72

NET — Debt!! → ($609.36)

(1)(2) convert checks
(1) checks are in deposit
possible refund from Holiday Inn????
I.O.U.'s $37.00
bounced check $90.95
T-shirt sales???????

E

Tuscaloosa Ext. - CMCC
Income and Expenses - Actual vs. Budget - MAR
For Report Group MCC-Tuscaloosa Extension

		3/1/96-3/31/96 ACTUAL	3/1/96-3/31/96 BUDGET	DOLLAR CHANGE
	INCOME			
	Income			
3001	Tithable Income	$ 531.59	$ 0.00	$ 531.59
	Total Income	$ 531.59	$ 0.00	$ 531.59
	TOTAL INCOME	$ 531.59	$ 0.00	$ 531.59
	EXPENSE			
	Expense			
2100	Rent	$ 275.00	$ 0.00	$ (275.00)
2101	Travel	45.00	0.00	(45.00)
2102	Phone	25.56	0.00	(25.56)
2103	Tithes	101.49	0.00	(101.49)
2104	Promotion	36.00	0.00	(36.00)
2105	Conference	242.50	0.00	(242.50)
2106	Supplies	0.00	0.00	0.00
2107	Bank Charges	6.43	0.00	(6.43)
	Total Expense	$ 731.98	$ 0.00	$ (731.98)
	TOTAL EXPENSE	$ 731.98	$ 0.00	$ (731.98)
	NET INCOME (LOSS)	$ (200.39)	$ 0.00	$ (200.39)

Tuscaloosa Ext. - CMCC
Income and Expenses - Actual vs. Budget - YTD
For Report Group MCC-Tuscaloosa Extension

		1/1/96-3/31/96 ACTUAL	1/1/96-3/31/96 BUDGET	DOLLAR CHANGE
	INCOME			
	Income			
3001	Tithable Income	$ 1,160.59	$ 0.00	$ 1,160.59
	Total Income	$ 1,160.59	$ 0.00	$ 1,160.59
	TOTAL INCOME	$ 1,160.59	$ 0.00	$ 1,160.59
	EXPENSE			
	Expense			
2100	Rent	$ 660.00	$ 0.00	$ (660.00)
2101	Travel	105.00	0.00	(105.00)
2102	Phone	76.48	0.00	(76.48)
2103	Tithes	195.84	0.00	(195.84)
2104	Promotion	193.00	0.00	(193.00)
2105	Conference	242.50	0.00	(242.50)
2106	Supplies	0.00	0.00	0.00
2107	Bank Charges	11.26	0.00	(11.26)
	Total Expense	$ 1,484.08	$ 0.00	$ (1,484.08)
	TOTAL EXPENSE	$ 1,484.08	$ 0.00	$ (1,484.08)
	NET INCOME (LOSS)	$ (323.49)	$ 0.00	$ (323.49)

Tuscaloosa Ext. - CMCC
Balance Sheet - Actual
For All Accounts
As of March 31, 1996

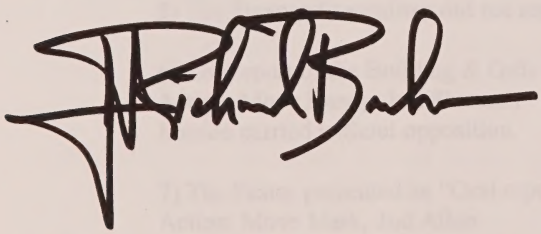
	ASSETS	
	Checking	
55	Checking - NBC	$ 1,720.65
56	Checking - STB	0.00
	Total Checking	$ 1,720.65
	TOTAL ASSETS	$ 1,720.65
	LIABILITIES	
	TOTAL LIABILITIES	$ 0.00
	EQUITY	
	Fund balance	
600	Operating Fund	$ 1,720.65
	Total Fund balance	$ 1,720.65
599	General Fund	0.00
	TOTAL EQUITIES	$ 1,720.65
	TOTAL LIABILITIES & EQUITY	$ 1,720.65

East Alabama Bible Study
Report to the Covenant Board
April 8, 1996

Date:	3-13-96	3-19-96	3-26-96	4-2-96
Attendance:	8	6	10	9
Expense Coll.	$21	$15	$17	$12

The East Alabama Bible Study has [redacted] experienced a healthy beginning. Our hosts, David Playter and Jerry Fields, have been terrific. We have seen new faces at every Bible study. (four of those new faces came to Covenant on Easter, three of them for the first time.) After our first meeting, the group decided to move the sessions to Tuesday nights in order to better accommodate everyone's schedule. We are working through the UFMCC Small Group study entitled Celebrating Our Lives Together: Building a Community of Faith. The last couple of sessions have been especially Spirit-filled. Praise God!

Respectfully submitted,



Covenant Metropolitan Community Church

Minutes
Church Board Meeting, March 11, 1996

Moderator: Rev. Marge Ragona
Vice-Moderator: Mark Moore
Treasurer: Allan Francis
Clerk: William Berry
At-Large Member: Nancy Underhill
At-Large Member: Shannon O'Hara

The Meeting was called to order and opened with prayer. All members present.

REPORTS

1) The minutes of February 12,1996 were accepted.
Action: Move William, 2nd Shannon
Motion carried without opposition.

2) The Treasurer's report was presented by the Treasurer, Allan Francis (Exhibit 1)
Action: Move Allan, 2nd Nancy
Motion carried without opposition.

3) The Personnel Committee didn't report.

4) The Pastor's report was presented by Rev. Ragona.(Exhibit 2)
Action: Move Allan, 2nd Mark
Motion carried without opposition.

5) The Finance Committee did not report.

6) The report of the Building & Grds committee was presented "Orally"
Action: Move Nancy, 2nd Shannon
Motion carried without opposition.

7) The Pastor presented an "Oral report" from the Tuscaloosa Parish Ext.
Action: Move Mark, 2nd Allan
Motion carried without opposition.

OLD BUSINESS

There was no old business ..

New Business

1)Move $406.52 from Anniversary savings to Annisversary weekend escrow.
Action: Move Allan, 2nd Mark
Motion carried without opposition.

2) GALAA has requested the use of the building on Saturday, March 16, 2-5 for their monthly meeting. They would like to use the building once a month for that meeting, if possible.
Clarification of meeting times is to be obtained along with different ways of working together.
Action: Move Mark, 2nd Nancy
Motion carried without opposition

3) Timothy B. has asked for permission to circularize the congregation for assistance in a prison ministry he undertakes. It is very simple. It is the sending of postage stamps to prisoners who request stamps.
Since we aren't meeting our budget, it was suggested that this be placed in the bulletin as a reminder, and individuals be approached.

4)Lisa P. is interested in doing Seminars and a monthly support group, on Transsexual persons. She is to meet with the "deacons". Tenative approval was given on this, until more details are available.
Action: Move Mark, 2nd Allan
Motion carried without opposition.

5) Rev. Ragona requested $10.00 a week from evangelism for the East Alabama Bible Study. Funds for the first trip, and any subsequent ones, if enough offerings aren't received was approved.
Action: Move Nancy, 2nd William
Motion carried without opposition.

6) Steve P. reported that Christopher R. is relocating. The Chamberlain position will be announced and was referred to the personnel committee.

7) Nancy suggested that Mary B. head up the library.
This was referred to the personnel committee.

8) Board positions were filled for April 1996.

The meeting was adjourned with prayer.

Respectfully submitted,

William Berry, clerk

118
18
136

136
118
$18

NB: Other contributions

Phone: Measured service - Phone bill $50.00
Other Contribution: None
Chg. accts Cokesbury/Ofc Depot. —
Council of Ministries responsible person =

Teaching Church - passed.

Audit Committee: Nom. to chair.

Call Morgan Roberts re Howard Warren. Take up an offering.

Outreach/Evangelism: "Nunsense"

Richard - Evangelism
Eddie

Board - Issue 2 keep - April 29th

~~Mark H.~~ ~~Richard~~
~~Mark C.~~ ~~Mark C.~~ ~~Eddie~~
~~Sharon~~ ~~Gilbert~~
~~Gilbert~~
~~Nancy~~
~~Sharon~~
~~Eddie~~
~~Mark H~~
~~Nancy~~

Cut off date – Chair director May 5, 1996

Experience –

Expertise –

Academic Training –

Musical background

Meet E existing committee

Greg Adams – resig. from SHOE committee.

S:

H:

O:

E:

Committee structure

Chamberlain position

CMCC BOARD

Covenant MCC
Income and Expenses - Actual vs. Budget - APR
For Report Group @PERATING FUND

		4/1/96-4/30/96 ACTUAL	4/1/96-4/30/96 BUDGET	DOLLAR CHANGE
	INCOME			
	Income - Tithable			
	Income			
3001	Pledges-General (T)	3476.50	5660.00	(2183.50)
3002	Plate & Envelopes (T)	1729.81	2656.00	(926.19)
3003	Other Income (T)	0.00	0.00	0.00
	Total Income	5206.31	8316.00	(3109.69)
	Total Income - Tithable	5206.31	8316.00	(3109.69)
	Non-Tithe Income			
	Income			
5020	Love Offerings (NT)	0.00	0.00	0.00
5040	Gifts in Kind	0.00	0.00	0.00
5050	Sales (NT)	0.00	0.00	0.00
	Total Income	0.00	0.00	0.00
	Total Non-Tithe Income	0.00	0.00	0.00
	TOTAL INCOME	5206.31	8316.00	(3109.69)
	EXPENSE			
	Budgeted Expenses			
	Expense			
2100	WorshipSupply	8.55	60.00	51.45
2101	Mortgage	2008.87	2000.00	(8.87)
2102	Music	0.00	175.00	175.00
2110	Maintenance	83.71	50.00	(33.71)
2111	Utilities	473.07	700.00	226.93
2112	Telephone	0.00	50.00	50.00
2113	AdminSupplies	0.00	40.00	40.00
2114	CopierContract	181.50	186.00	4.50
2115	Postage	41.74	30.00	(11.74)
2116	Insurance	569.00	217.00	(352.00)
2117	BankFees	0.00	10.00	10.00
2120	Evangelism	41.59	50.00	8.41
2121	Advertisments **	36.00	40.00	4.00
2122	Newsletter	82.46	100.00	17.54
2123	SpecialPrograms	0.00	10.00	10.00
2130	BAOContrib **	0.00	50.00	50.00
2131	ClinicContrib **	0.00	50.00	50.00
2132	PhoneLineContrib **	0.00	15.00	15.00
2133	GlobalOutreach **	0.00	25.00	25.00
2134	OtherContrib **	0.00	25.00	25.00
2140	SocialHospitality	145.00	50.00	(95.00)
2141	DeaconFund	0.00	30.00	30.00
2142	Memorials	0.00	15.00	15.00
2150	SundaySchool	0.00	20.00	20.00
2151	BibleStudy	0.00	5.00	5.00
2152	StudyCourses	0.00	5.00	5.00
2153	Inquirer	0.00	10.00	10.00

Covenant MCC
Income and Expenses - Actual vs. Budget - APR
For Report Group OPERATING FUND

		4/1/96-4/30/96 ACTUAL	4/1/96-4/30/96 BUDGET	DOLLAR CHANGE
2154	Youth	0.00	10.00	10.00
2155	Library **	0.00	20.00	20.00
2170	PensionBoard	0.00	95.00	95.00
2171	UFMCCTithe	0.00	810.00	810.00
2172	GLADTithe	0.00	405.00	405.00
2180	Chamberlain	25.00	108.00	83.00
2190	PastorComp	465.00	930.00	465.00
2191	PastorHousing	400.00	800.00	400.00
2192	PastorTravel	37.50	75.00	37.50
2193	PastorInsurance	0.00	110.00	110.00
2194	PastorConfContrib*	0.00	65.00	65.00
2195	PastorRetireContrib*	0.00	130.00	130.00
20010	Maintenance Fund Contrib.	0.00	200.00	200.00
20012	CAF Contrib. **	0.00	80.00	80.00
20013	Dist.Conf.Fund Contrib.**	0.00	130.00	130.00
20014	Gen.Conf. Fund Contrib.**	0.00	50.00	50.00
20015	Scholshp Fund Contrib. **	0.00	10.00	10.00
20016	Agape House Contrib. **	0.00	70.00	70.00
20017	Capital Equip. Contrib**	0.00	100.00	100.00
20018	Anniversary Contrib. **	0.00	100.00	100.00
	Total Expense	4598.99	8316.00	3717.01
	Total Budgeted Expenses	4598.99	8316.00	3717.01
	Unbudgeted Expenses			
	Expense			
5021	Love Gifts Collected	0.00	0.00	0.00
5041	Value of Gifts in Kind	0.00	0.00	0.00
5500	MiscUnbudgeted	0.00	0.00	0.00
20011	Resv. Fund Contrib.	0.00	0.00	0.00
	Total Expense	0.00	0.00	0.00
	Total Unbudgeted Expenses	0.00	0.00	0.00
	TOTAL EXPENSE	4598.99	8316.00	3717.01
	NET INCOME (LOSS)	607.32	0.00	607.32